Great Returns

News for our member owners   January 2015

Niagara's Choice Credit Union

Choose to bank where you belong.

Attention High School Seniors: The 2015 Scholarship Program

Niagara's Choice Credit Union is again participating in the statewide scholarship program sponsored by the New York Credit Union Association. High School seniors who are members of NCFCU, graduating in June with plans to attend a two or four-year accredited educational institution for the first time in Fall 2015, are eligible to apply for several scholarships with one application being completed. Awards ranging from $500 to $1,000 will be offered by the Association; the Erie-Niagara Chapter of Credit Unions; and your Credit Union, Niagara's Choice.

Applicants will be judged based upon academic achievements, extracurricular and community activities and the quality of written essays. In 2014, the Credit Union Association of New York awarded $29,500 in scholarships through the program. The deadline to return applications to the Credit Union is Saturday, January 31, 2015.

Tax Assistance to our Members

The credit Union is offering to help you prepare your basic State and Federal Tax Returns. Every Tuesday and Thursday, 9:30 a.m. to 3:00 p.m., from February 2nd through April 10th, 2015, assistance will be available on a first-come, first-served basis at our Packard Road Office only.

Eligibility: Gross income of less than $60,000; and you use Federal Forms 1040, 1040A or 1040EZ.

Please call the credit union for an appointment (284-4110, press 0).

2015 Credit Union Calendar

Monday, Jan 19th 2015
Martin Luther King, Jr Day
Credit Union Closed

Saturday, Jan 31 2015
Scholarship Applications Due

Feb 2nd - April 10th 2015
Free Tax Help
By Appointment Only

Monday, Feb 16th 2015
President's Day
Credit Union Closed

Saturday, Mar 28th 2015
Breakfast with Bunny

Saturday, April 25th 2015
Annual Meeting & Dinner
Frontier Fire Hall
Tickets on sale in March

Mark your Calendars for the 62nd Annual Meeting & Dinner

Our 62nd Annual Meeting & Dinner will be held on Saturday, April 25, 2015, at the Frontier Volunteer Fire Hall 2176 Liberty Drive, Niagara Falls.

A catered dinner will be served at 6:00 pm. Following the business meeting there will be a drawing for prizes. Tickets will be available in our branches after March 1st at $12 each.

Tickets will NOT be sold at the door.

Christmas Club 2015... It's not to late to start one!

Were you a little short on cash when shopping in December? It's still not too late to begin saving for Christmas 2015!! Setting aside $5 or 10 a week can add up fast, and it will come in handy. Ask about opening a club account next time you are in one of our branches.

MasterCard Balance Transfer is Back for the Holidays

Happy New Year from Niagara's Choice! Pay off those high rate store charge cards you used for holiday shopping with a balance transfer to your Niagara's Choice credit card.

From January 1 to March 31, you may be able to transfer balances to your Credit Union credit card & receive a gift from us! If you qualify, we'll lower your already low regular rate for six months (on the transferred balances)!

Get more information by visiting one of our conveniently located offices. Don't forget to bring your credit card statements from the cards you'd like to transfer balances from so we'll have all the information we need to help you lower those interest rates!

If you don't already have a Niagara's Choice credit card, or you're at your limit, let us take a look to see if you qualify for more.

Hurry! This offer ends March 31, 2015. You don't want to feel like an "April Fool" for missing this deal!

Check Out Shared Branching!

CO-OP SHARED BRANCH

Look for the CO-OP Shared Branch logo to find shared branches near you.

Personalized service is a major benefit of banking at Niagara's Choice FCU, and you don't have to sacrifice convenience to get it. Take advantage of Niagara's Choice's shared branching services through CO-OP Shared Branch and you can access your account at any of 5,100 credit union branches nationwide, often just as if you were visiting one of our own.

The national CO-OP Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to Niagara's Choice FCU. This is a huge benefit to you, as a member who travels, whose workplace doesn't coincide with our branch locations, or who simply enjoys the convenience of expanded access. Wherever you are across the country, chances are good there's a shared branch near you.

Shared branching is yet another example of credit union membership offering the best of both worlds—individualized attention and nationwide availability. The cooperative spirit of credit unions allows them to work with each other in ways that competing banks typically do not. Visit www.co-opsharedbranch.org or download the Shared Branch Locator app for iPhone or Android to find branches nearest you. You can also look for the "CO-OP Shared Branch" logo on the door of any credit union branch.

At a CO-OP Shared Branch location you can:
- Make deposits and withdrawals
- Make loan payments

Since services may vary from one location to another, check with individual branches before your visit for a complete menu of available services.

Niagara's Choice In the Neighborhood

by Dominique Restaino

Getting involved in your community is so much more than just walking in a parade, or handing out toys at a fair. It's about meeting people, learning about people, and having a sense of pride while showing off your business. By having a booth or a part in a parade it gives Niagara's Choice a chance to show its true colors. It gives us a different way to be "People helping people."

Community events give Niagara's Choice an outlet to reach even more potential members. Some people wouldn't think to stop in a branch to just talk about how to become a member, or what being a member really entails. Events allow us to talk to these people in a different, more relaxed environment. Granted there are plenty of people who come to our booths just for the tootsie rolls or stickers, but they'll remember the huge smile on our faces and our warm greetings as they come over, and that could be enough of a reason for them to switch to us sometime in the future, or to sign their children up for a savings account.

Niagara's Choice is involved in events year round. Every year we start with Bunny Brunch for kids and the TNT Expo in the Tonawandas, followed by the International Credit Union Youth Week. From there we have the Canal Fest Parade, Niagara County Fair, Wheatfield Family Picnic, Peach Fest Parade, our annual Charity Golf Outing and most recently the Electric Lights parade. Along with all of these, we have candy bar sales at each branch that go to different local charities every month. We invest back thousands of dollars into our community every year. BUT we can't take all the credit, whenever you stop in and buy a candy bar, helped donate canned goods in our Community Missions box, or donated a dollar in the Toys for Tots jar you too help add to the total. So, thank you for helping us help our community.

Scam Artists Are Out There Every Day!

Remember the saying, "If it sounds too good to be true, it probably is!" Various scams continue to occur, and we advise members to be aware of how scammers attempt to gather our personal information or take advantage of our good nature. Below are some examples, but scam situations are not limited to these:

• Telephone Scams: NEVER give anyone personal information; account or social security numbers, etc., over the phone. Just don't do it and save yourself time and headaches. If you call the credit union to talk about your account, we may ask to verify your social security number or other information to make sure we are talking to the right person. Remember, you called us, and know it's a representative of your credit union.

• Contest Winners: If you did not enter a contest or lottery, you CANNOT win. Crooks try to entice us by offering cash or prize gifts. Scammers ask you to send them money (by wire, check, money order; even cash) to claim your 'prize'. The only winner when you send money to someone you don't know is the scammer receiving the cash or check on the other end. That's why they advise you "don't tell anyone about this".

• Phishing Emails and Phone Calls: Emails or calls may look or sound like they are from contacts you may know or do business with; but you are asked to click on a link or provide personal information. Just don't click on the link and delete the email; or hang up on the call. If there's a legitimate reason for someone to reach you they will contact you through more traditional means. In fact, if the subject line or caller refers to a Credit or Debit card, or any account, just contact the credit union by phone to report the incident. Our staff will help you.

• Receiving a Check in the Mail: Counterfeit check scammers continue to take advantage of people. We have helped uncover many attempts to defraud members. In one case, we contacted a member just before they wired funds from a bad money order to a waiting scam artist. Please share information with us if you receive an unexpected check from someone you don't know. We will help you research to determine if a check is valid.

The depositor of a check is always held responsible for a 'bad' check. By depositing and withdrawing funds you accept responsibility until a check is deemed to be good.

Please Note: If a check is suspicious, we may refuse to accept it for deposit.

Don't be afraid to ask questions. A quick question may save you time and trouble. Counterfeit checks must be reported to the police. Please be alert to the circumstances surrounding any check received.

Never hesitate to call the Credit Union staff for help... that's what we are here for.

Rate Board

LOAN RATES

New and Used Vehicles

Rates as low as 1.25% APR*
(Terms up to 84 months. Rates are based on credit rating)

Personal & Signature Loans

Up to $12,000 per member with rates as low as 7.80% APR*

* These rates reflect a .25% APR discount that is applied when payments are made w/AutoPay.

Home Equity Line of Credit

Rates as low as prime +0% APR

Home Equity Loan

Rates as low as 3.65% APR based on your credit history and the term you choose.

MASTERCARD

Rates range from 8.9% APR to 15% APR based on credit history. No Annual Fee.

DEPOSIT RATES*	RATE	APY
Regular Savings	.15%	.15%
Share Draft (checking)	.03%	.03%
IRA Savings	.75%	.753%
Club Savings	.15%	.15%
Certificates**		
3-Month	.25%	.25%
6-Month	.25%	.25%
12-Month	.25%	.25%
24-Month	.30%	.30%
36-Month	.60%	.602%
48-Month	.75%	.753%
60-Month	1.25%	1.258%

Rates current as of 01/01/2015 but subject to change relative to market conditions. Call for the most up-to-date rates. Rates have been projected by the Board of Directors based on a forecast of income and available funds to declare a dividend. *Dividend rates compounded daily and credited quarterly to all types of share accounts. A min $250.00 balance is required on all but Youth accounts to earn a dividend. **Minimum certificate deposit is $500. Certain penalties apply if funds are withdrawn prior to certificate maturity.

Annual Member Privacy Notice

Niagara's Choice Federal Credit Union Privacy Notice: Niagara's Choice is committed to offering all members the services and products which help meet individual financial goals. Financial privacy is a top priority of this credit union. As a financial institution, we collect and use personal information about members, and we are required by law to give you this privacy notice to explain how we do this, and how we use and safeguard personal financial information. If you have any questions, please contact us at 716-284-4110. In order to provide the various services and products that are offered to members, we sometimes need to share information with various organizations or companies. Under these arrangements, we may disclose information we collect, as described below, to companies that perform services on our behalf. To protect our members' privacy, the few businesses we work with must maintain high standards of confidentiality. We do not permit any business to sell any information to third parties. **Information We collect:** Non-public information about you from some or all of the following sources: · Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income; · Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage; and · Information we receive from consumer reporting agencies, such as your creditworthiness and credit history; · Information obtained when verifying information you provide on an application or other forms. This may be from your current or past employers, or from institutions where you conduct financial transactions. **Information We Disclose:** We may disclose all of the information that we collect, as described above. **Who May Receive this Information:** We may disclose some or all of the information we collect to the following types of third parties: · Financial Services providers, such as mortgage processors/services; insurance agents; ATM, debit and credit card processors. · Non-financial businesses such as statement/mailing services; consumer reporting agencies; check/share draft printers; data processors, government agencies. We may also disclose non-public personal information about you to non-affiliated third parties as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Niagara's Choice FCU, we will not share information we have collected about you, except as permitted or required by law. **Protecting Your Information:** We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. The directors, committee members and staff of your credit union hold in confidence all transactions and information regarding members' personal affairs, except when required by state or federal law. We maintain physical, electronic and procedural safeguards that comply with federal regulations and industry practices to safeguard your non-public personal information. **01/01/2015**

2015 BOARD OF DIRECTORS AND VOLUNTEERS

Gerard Petito, President
Raymond Granieri, V. Pres.
Pat McCune - Treasurer
Peter Eodice - Secretary
Wallace Gawoski
Margo Hall
Jerry Houle
Paul Montani
Paul Roman

COMMITTEE MEMBERS

Thomas Culbreth
Michael DelGobbo
Anthony Dell'Isola
Pam Harvey
Sharon Luskin
Renee Roberts
Mary E. Smith

BRANCH INFO

MAIN OFFICE
3619 Packard Road
Monday - Wednesday 8:30am - 5:00pm
Thursday - Friday 8:30am - 5:30pm
Saturday 8:30am - 12:00pm
24hr Drive-Up ATM
Phone (716) 284-4110

LOCKPORT
260 West Avenue
Monday - Wednesday 9:00am - 4:30pm
Thursday 9:00am - 5:00pm
Friday 9:00am - 6:00 pm
Drive-Thru
Monday - Wednesday 8:30am - 4:30pm
Thursday - Friday 8:30am - 5:00pm
Saturday 8:00am - 12:00pm
24hr Drive-Up ATM
Phone (716) 434-4180

N. TONAWANDA
3577 Niagara Falls Blvd.
Monday - Wednesday 8:30am - 5:00pm
Thursday - Friday 8:30am - 5:30pm
Saturday 8:30am - 12:00pm
24hr Drive-Up ATM
Phone (716) 693-5140

SAWYER DRIVE
2131 Sawyer Drive
Monday - Wednesday 8:30am - 5:00pm
Thursday - Friday 8:30am - 5:30pm
24hr Walk-Up ATM
Phone (716) 923-1466

NIAGARA FALLS
900 Main Street
Monday–Friday 9:00am - 4:30pm
24hr Drive-Up ATM
Phone (716) 434-4180

www.**niagaraschoice**.org
mailbox@**niagaraschoice**.org

Telephone Banking System
(716) 284-6747
(716) 434-4180 opt 4