

Great Returns

News for our member owners

January 2018



Choose to bank where you belong.

Balance Transfer

Transfer your credit card balances to your Niagara's Choice Credit Card

Did you overspend this holiday season?
Or maybe you're carrying some high interest credit card debt?

Let Niagara's Choice help you save money with our low interest balance transfer!

Already have our card? Transfer your other credit card balances and your rate will be 3.99% APR for 12 months!

Need our card? Apply online or stop into any branch with your credit card statement!



- January 1 through March 31
- 3.99% APR for 12 months on your transferred balance
- No balance transfer fee

Loan eligibility and membership in good standing required. Offer is valid on balance transfers processed between 1/1/2018 and 3/31/2018. The APR is 3.99% for 12 months on the amounts transferred during the promotional period. The promotional rate is not available on purchases, cash advances or outstanding balances.

IMPORTANT DATES

Monday, January 1, 2018
New Year's Day - CLOSED

Monday, January 15, 2018
Martin Luther King, Jr Day - CLOSED

February 1 - April 9, 2018
Free Tax Help
By Appointment Only (details page 2)

Monday, February 19, 2018
President's Day - CLOSED

TBD
Breakfast with the Easter Bunny

Friday, March 30, 2018
Good Friday - OPEN
Regular Hours

Saturday, April 28, 2018
Annual Meeting & Dinner
Frontier Fire Hall
Tickets on sale in March

Happy New Year!



Stay up to date, check out fun and interesting information by liking us on Facebook!

www.facebook.com/NiagarasChoice

Mobile App



Locations available at:
www.niagaraschoice.org

Free Tax Help

Eligibility: Federal Forms
1040, 1040A or 1040EZ.

Standard tax returns only,
no itemized deductions

Appointments will be
available on a first-come,
first-serve basis at our
Packard Road office only.

Please call the credit union
to set up an appointment
(716-284-4110, press 0).

Mobile Alerts



Niagara's Choice is now offering
Mobile Alerts for your Debit and
Credit Cards!

You can conveniently register from
your online banking login.

Through the site, you can choose to
receive text or email alerts on the
account activity that is most
important to you.

- Avoid fees for late payments or
overdraft charges
- Monitor transactions made out of
the U.S. or at specific merchants like
gas stations
- Monitor your children's purchasing
activity
- Monitor real-time transactional or
account change activity on your
accounts

Set up multiple destinations for text
and email alerts, you can enjoy the
flexibility of managing your alert
preferences by modifying or
deleting alerts anytime you want.

For more information please visit:
<https://niagaraschoice.org/services>



Fee Changes

We've made changes to our fee
schedule effective 1/1/2018:

Fee Description	Current	Effective 1/1/2018
Account Reconciliation (per hour)	\$10.00	\$15.00
ACH Stop Payment	\$10.00	\$15.00
Assisted Transfer by Phone	Free	\$1.00 per transfer
Canadian Check Processing	\$15.00	\$25.00
Corporate Check/Money Order Stop Payment	\$15.00	\$20.00
Dormant Account (No Activity for 1 Year)	\$12.50 per quarter (after 2 years)	\$25 per quarter (after 2 years)
Gift Cards	\$2.00	\$3.75
Legal Compliance, Levy Restraints, etc.	\$25.00	\$50.00
Money Order (\$1,500 or less)	\$0.50	\$1.00
Returned Deposited Check	\$15.00	\$20.00
Returned Mail	Free	\$2.00 per item
Rush Debit Card (2-Business Days)	\$30.00 (plus the cost of postage)	\$45.00
Statement Copy	\$1.00	\$2.00
Personal Draft Stop Payment	\$10.00	\$15.00
Wire Transfer (International)	\$25.00	\$50.00
Wire Transfer (Outgoing)	\$15.00	\$20.00

Ways to avoid the Assisted Transfer by Phone Fee

Services include:
Online Banking
Mobile Banking
ATM Transfers
Audio Telephone Banking



visit
www.niagaraschoice.org
or call
(716) 284-4110 option 4

Spring Clean-Up

We know theres still snow on the ground...but it's never too early to start thinking about spring cleaning!

Stay tuned for our April newsletter for all the details!



"IT'S A WONDERFUL LIFE"

As I enter the retirement chapter of life, I would like to say 'thank you' to all the employees, volunteers and members who have been associated with the Credit Union over the many years I have been privileged to work here.

I have made many, many friends through the credit union. Fortunately, those who preceded us had the foresight to establish the credit union as part of a national movement – a wonderful lasting inspiration for everyone. At Niagara's Choice, we understand you have many options available; and appreciate that you chose to *bank where you belong!*

For nearly 65 years, we have been here for our members, assisting thousands of folks with their borrowing needs. This will continue well into the future as our employees pride themselves on excellent service.

I am very confident that my successor, Dan Keleher, and our entire team - both volunteers and staff - are dedicated to carrying on this time-honored tradition of service to the members.

Thank you again for your loyalty and confidence in the credit union - we are here for you. Best wishes for a happy and blessed New Year!

Al Frosolone

Save the Date for our 65th Annual Meeting & Dinner

Our 65th Annual Meeting & Dinner will be held on Saturday, April 28, 2018, 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.

Tickets will NOT be sold at the door.



Annual Member Privacy Policy

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at

<https://niagaraschoice.org/privacy-policy>
or we will mail you a free copy upon request if you call us at (716) 284-4110.

Employee Spotlight

Diane Sisler

Years of Service: 14

Position: Accounting Assistant Manager

Why do you like working for Niagara's Choice?

Over the last 14 years between Niagara County and Niagara's Choice, working with the numbers I have had the opportunity to watch our credit union grow and become an important part of our community.



What is your favorite memory at Niagara's Choice?

The comic relief of my co-workers.

What are your hobbies outside of work?:

Spending time with family and friends. Sporting events with husband John and sons Sean & Patrick. Bike riding and long walks. And of course Notre Dame Football.

What we've been up to...



Annual Pumpkin Decorating Contest!



Black Friday
Tim Hortons
Truck!

We passed
8,000
likes on
Facebook!



Thank A Vet

Niagara's Choice offers a 1% discount on auto, and personal loans to all Niagara County Thank A Vet members!

Please be sure to bring your Niagara County Thank A Vet photo ID card.

Rate Board

LOAN RATES

New and Used Vehicles

Rates as low as 1.60% APR*

(Terms up to 84 months. Rates are based on credit rating and vehicle year.)

Personal & Signature Loans

Rates as low as 8.00% APR*

Home Equity Line of Credit

Rates as low as prime +0% APR

Home Equity Loan

Rates as low as 4.00% APR

All loan rates based on your credit history and the term you choose.

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

MASTERCARD

Rates range from 8.90% APR to 15.00% APR based on credit history. No Annual Fee.

DEPOSIT RATES*

	RATE	APY
Regular Savings	.05%	.05%
IRA Savings	.15%	.15%
Club Savings	.05%	.05%
Certificates**		
3-Month	.10%	.10%
6-Month	.10%	.10%
12-Month	.10%	.10%
24-Month	.10%	.10%
36-Month	.25%	.25%
48-Month	.50%	.501%
60-Month	.75%	.753%



Rates current as of 1/01/2018 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.

2017-2018 BOARD OF DIRECTORS AND VOLUNTEERS

Gerard Petito - President
Margo Hall - Vice President
Pat McCune - Treasurer
Peter Eodice - Secretary
Thomas Culbreth
Anthony Dell'Isola
Wallace Gawoski
Paul Montani
Paul Roman

COMMITTEE MEMBERS

Joseph Crimi
Michael DelGobbo
Nancy Kasprzak-Whitmore
Sharon Luskin
Scott Medole
Mary E. Smith

BRANCH INFO

MAIN OFFICE

3619 Packard Road, Niagara Falls
Lobby & Drive Thru
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, Lockport
Lobby & Drive Thru
Monday - Wednesday 8:30am - 5:00pm
Thursday - Friday 8:30am - 5:30pm
Saturday 8:30am - 12:00pm
24hr Drive-Up ATM
Phone (716) 434-4180

N. TONAWANDA

3577 Niagara Falls Blvd., North Tonawanda
Lobby & Drive Thru
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, Wheatfield
Lobby & Drive Thru
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, Niagara Falls
Lobby & Drive Thru
Monday-Friday 9:00am - 5:00pm
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