Great Returns

News for our member owners January 2019

Niagara's Choice CREDIT UNION
Choose to bank where you belong.

3.99% APR for 12 months*
MasterCard Balance Transfer

Are you carrying some high interest credit card debt from the holidays?
Let Niagara's Choice help you save money with our low interest balance transfer.

No balance transfer fee!

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.

*The APR is 3.99% for 12 months on the amounts transferred during the promotional period. Offer is valid on balance transfers processed between 1/1/2019 and 3/31/2019. Any use of this offer is a balance transfer. If you use this offer, interest will be charged on purchases made with your credit card in subsequent billing periods unless you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period. Loan eligibility and membership in good standing required.

IMPORTANT DATES

Tuesday, January 1, 2019
New Year's Day - CLOSED

Saturday, January 26, 2019
Kenan Center Wine and Beer Fest

Monday, January 21, 2019
Martin Luther King, Jr Day - CLOSED

February 1 - April 9, 2019
Free Tax Help
By Appointment Only (details page 2)

Monday, February 18, 2019
President's Day - CLOSED

TBD
Breakfast with the Easter Bunny

Friday, April 19, 2019
Good Friday - OPEN
Regular Hours

Saturday, April 13, 2019
Annual Meeting & Dinner
Frontier Fire Hall
Tickets on sale in March

like us on facebook

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

www.facebook.com/NiagarasChoice

Mobile App

ANDROID APP ON Google play

AVAILABLE ON THE App Store

CO-OP SHARED BRANCH℠
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).

Going out of Town with your Credit or Debit Card in your Wallet?

Whenever you travel and plan to use your Credit or Debit Card, please notify us. We will input the dates you will be away to prevent any erroneous fraud alerts that may cause you inconvenience while trying to use your card.

Call us at (716) 284-4110

Save the Date for our 66th Annual Meeting & Dinner

Our 66th Annual Meeting & Dinner will be held on Saturday, April 13, 2019, 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.

Fraud Prevention: It's up to you!

Different types of Scams to watch out for:

Sweetheart Scams: A sweetheart scam happens when a criminal poses as a suitor who is romantically interested in the victim. As the relationship develops and false trust is built, the criminal asks the victim to send money to help them out of some fake situation. The criminal may claim that they need the money to come visit the victim, for medical bills, to get out of jail, or some other reason.

IRS and Tax Scams: E-mail, Phishing and Malware Schemes involve emails which are designed to trick taxpayers into thinking these are official communications from the IRS or others in the tax industry, including tax software companies. These con artists can sound convincing when they call. They use fake names and IRS identification badge numbers. Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer.

Mystery Shopper Scams: Dishonest promoters use newspaper ads and emails to create the impression that mystery shopping jobs are a gateway to a high-paying job with reputable companies. They often create websites where you can "register" to become a mystery shopper, but first you have to pay a fee — for information about a certification program, a directory of mystery shopping companies, or a guarantee of a mystery shopping job. It's unnecessary to pay anyone to get into the mystery shopper business.

What to do if you think you are a victim of a scam

1. *Construct a narrative.* Start by writing down your story. Include everything you can remember, but try to keep it concise

2. *Report the crime to the FTC.* The first agency to file a complaint with is the FTC. Visit their complaint site at https://www.ftccomplaintassistant.gov/.

3. *File a complaint with the IC3* (Internet Crime Complaint Center). This resource is run by the FBI and the National White Collar Crime Center. (http://www.ic3.gov/complaint/default.aspx)

How to prevent future fraud cases

1. Don't believe your caller ID. Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.

2. Don't deposit a check and wire money back. By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the bank.

3. Consider how you pay. Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards like MoneyPak, Reloadit or Vanilla. Government offices and honest companies won't require you to use these payment methods.

4. Be skeptical about free trial offers. Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.

5. Sign up for free scam alerts from the FTC at ftc.gov/scams. Get the latest tips and advice about scams sent right to your inbox.

Employee Spotlight

Colleen Britt

Years of Service: 10
Position: Teller

Why do you like working for Niagara's Choice?: I enjoy interacting with our members.

Favorite memory at Niagara's Choice: Each month the candy bar sales go to a different organtization. My favorite memory is when I was able to present a check to my organization, WNY Challenger Sports League for $590.

Your hobbies outside of work?: Busy with 4 kids, volunteering with Challenger Sports, and reading.

Kathleen Campbell

Years of Service: 10
Position: Teller

Why do you like working for Niagara's Choice?: I love helping our members. Especially young teenagers just opening a new account and learning how to be responsible with their money. I love teaching them about our credit and debit cards, and how to build their credit. I love knowing all of our members by their first names and giving them what they need.

Favorite memory at Niagara's Choice: When I first started with the Credit Union almost 11 years ago, everyone (board members, Al Frosolone, employees) all knew my name! It made me feel so welcomed!

Your hobbies outside of work?: Outside of work I am an active gym member, and also a member of a suicide survivors support group. I also have 6 kids that I love to make family dinners for. The kids keep me busy but I also travel a lot as I own a business in Florida, and my youngest son lives in San Diego.

What have we been up to ....

Our Annual Pumpkin Decorating contest! Congrats to our Packard Road office - 2018 WINNERS!

We celebrated 2018 International Credit Union Day!

We stopped by the NYPA Health and Wellness Fair

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.

Niagara's Choice joined the Niagara County Thank A Vet program in 2016. Since starting our loan discount we have funded 185 loans through the Thank A Vet program. Our Veteran members combined, have saved over $30,000 in interest!

For more infomation visit www.niagaraschoice.org

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.

Rate Board

LOAN RATES

New and Used Vehicles
Rates as low as 2.10% 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 2.75% APR for 12 months

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 01/01/2019 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.

2018-2019 BOARD OF DIRECTORS AND VOLUNTEERS

COMMITTEE MEMBERS

BRANCH INFO

MAIN OFFICE*
3619 Packard Road, Niagara Falls
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm
Phone (716) 284-4110

LOCKPORT*
260 West Avenue, Lockport
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00 pm
Phone (716) 434-4180

N. TONAWANDA*
3577 Niagara Falls Blvd, North Tonawanda
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm
Phone (716) 693-5140

SAWYER DRIVE*
2131 Sawyer Drive, Wheatfield
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Phone (716) 923-1466

NIAGARA FALLS*
900 Main Street, Niagara Falls
Mon–Fri 9:00am - 5:00pm
Phone (716) 284-4110

NF MEMORIAL MEDICAL CENTER
621 10th Street, Niagara Falls
Mon, Wed & Thurs 7:30am - 3:00pm
Tue & Fri 6:30am - 2:00pm
Phone (716) 284-4110

www.niagaraschoice.org
mailbox@niagaraschoice.org

Telephone Banking System
(716) 284-6747 or (716) 284-4110 opt 4

*24 hour walk up or drive thru ATM