

Great Returns

News for our member owners

January 2020



Choose to bank where you belong.

Member Loyalty Payout

Dear Niagara's Choice Member,

On behalf of the Board of Directors, I am pleased to announce a member loyalty payout of over \$165,000. This was distributed in the form of a bonus dividend and a loan interest rebate. The amount of each member's bonus dividend/rebate is based on their level of participation, saving and borrowing, in the Credit Union.

Credit unions are true financial cooperatives and are only as great as their members. The member loyalty payout is because of the outstanding financial performance of the Credit Union in 2019 and is another way of sharing the Credit Union's success with you, the member. Members reap the benefits of success while other financial institutions reward stockholders.

These payouts were credited to your primary share account (01) on December 20, 2019. The amount received will be based on earned dividends through October 31st, 2019 and loan interest paid through December 19th, 2019.

Thank you for your business and a bigger thank you for putting your trust in us. The Credit Union is already looking forward to a great 2020!

Sincerely,

A handwritten signature in black ink that reads "Dail Keleher".

Daniel Keleher
CEO

IMPORTANT DATES

Wednesday, January 1, 2020
New Year's Day - CLOSED

Saturday, January 25, 2020
Kenan Center
Wine and Beer Fest

Monday, January 20, 2020
Martin Luther King, Jr Day - CLOSED

Monday, February 17, 2020
President's Day - CLOSED

Saturday, April 4th, 2020
Annual Meeting & Dinner
Frontier Fire Hall
Tickets on sale in March

Sunday, April 5th, 2020
Brunch with the Easter Bunny

Friday, April 10th, 2020
Good Friday - OPEN
Regular Hours



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

Save the Date for our 67th Annual Meeting & Dinner

Our 67th Annual Meeting & Dinner will be held on Saturday, April 4th, 2020, 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.

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



You *already* know Niagara's Choice is a great place to have your savings account!

But we are **SO** much more, let us be
your choice for:

Auto Loans with great rates

Low interest Credit Cards
with zero balance transfer fee

Mortgages and Home Equity Loans

Discounted Movie Tickets
and Car Wash Tickets

and **SO** much more...

Stop in and see us today!
Or visit niagaraschoice.org

Niagara's Choice is always looking for
professional and talented team members!

We offer an excellent benefits
and compensation package.

In addition to competitive salary,
we're proud to offer you:

- Medical & Dental benefits
- 401(k) retirement plans
- Generous paid time off (PTO), plus paid holidays
- Education reimbursement
- Business casual dress policy

View open positions online at niagaraschoice.org/careers

Niagara's Choice Federal Credit Union provides equal employment opportunities (EOE) to all employees and applicants for employment without regard to race, color, religion, sex, national origin, sexual orientation, age, disability or status as a Vietnam veteran or special disabled veteran in accordance with applicable laws.

Employee Spotlight



Melissa Mietlicki

Years of Service: 8
Position: Universal MSR

Why do you like working for Niagara's Choice?: I love the people! Our staff is amazing to work with. I enjoy helping our members and getting to know them. There is nothing better than a members face when we can help them with a need.

Favorite memory at Niagara's Choice: I love our Christmas party every year. Its always fun to see the interesting ideas everyone comes up with for the ugly sweater contest.

Your hobbies outside of work?: I enjoy spending time with family and friends. I am also very involved in my church as a leader and singing on the worship team. In the summer you will find me camping or buzzing around on my ATV.

What have we been up to



We celebrated International Credit Union Day with candy bars in our branches!



We partnered up with Habitat for Humanity to help rebuild a local home!



Our Sawyer Rd branch won this year's Pumpkin Decorating Contest!

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've funded over 230 loans through the Thank A Vet program. Our Veteran members have saved a combined total of over \$30,000 in interest!

For more information 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 2.35% 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 3.75% 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.



Rates current as of 01/01/2020 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.

MASTERCARD

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

DEPOSIT RATES*

	RATE	APY
Regular Savings	.10%	.10%
IRA Savings	.15%	.15%
Club Savings	.10%	.10%
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%

2019-2020 BOARD OF DIRECTORS AND VOLUNTEERS

Margo Hall - President
Paul Montani - Vice President
Mary Smith - Treasurer
Peter Eodice - Secretary
Thomas Culbreth
Anthony Dell'Isola
Denise Dorato
Pam Wrobel
Paul Roman

COMMITTEE MEMBERS

Joseph Crimi
Nancy Kasprzak-Whitmore
Sharon Luskin
Scott Medole

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 - 12:00pm - Lobby Only
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 - Lobby Only
Phone (716) 693-5140

SAWYER DRIVE*

2131 Sawyer Drive, Wheatfield
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm
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