

Great Returns

News for our member owners

January 2016



Choose to bank where you belong.

Mobile Banking

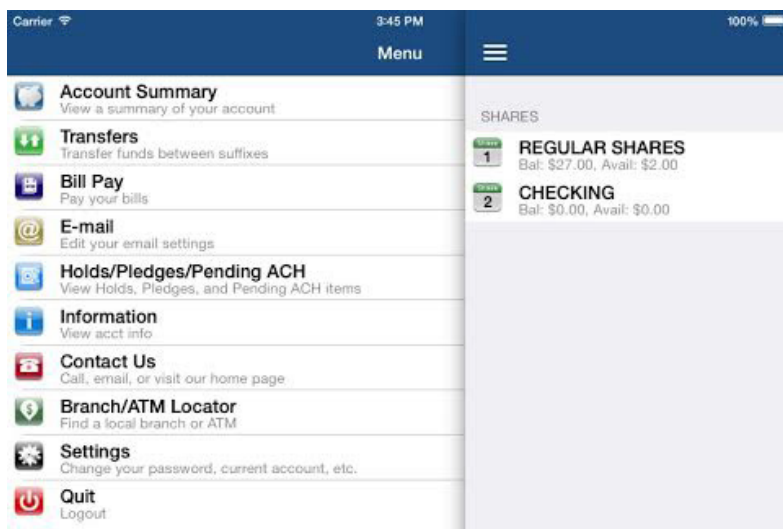
Coming Soon!



Keep your eyes out for our mobile banking app. Launching early spring 2016!

You'll be able to:

- Check your balances
- Make Transfers
- View pending ACHs
- Access Bill Pay
- View holds
- Contact Us
- Find a local ATM



IMPORTANT DATES

Friday, January 1, 2016
New Year's Day - CLOSED

Friday, January 15, 2016
Scholarship Applications Due

Monday, January 18, 2016
Martin Luther King, Jr Day - CLOSED

February 1 - April 11, 2016
Free Tax Help
By Appointment Only

Monday, February 15, 2016
President's Day - CLOSED

Saturday, March 12, 2016
Breakfast with the Easter Bunny
St. Leo's Hall

Friday, March 25, 2016
Good Friday - OPEN
Regular Hours

Saturday, April 23, 2016
Annual Meeting & Dinner
Frontier Fire Hall
Tickets on sale in March



www.facebook.com/NiagarasChoice



Save the Date for our 63rd Annual Meeting & Dinner

Our 63rd Annual Meeting & Dinner will be held on Saturday, April 23, 2016, 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.

Niagara Wine & Beer Tasting Fest (cont.)

When: January 30th, 2016
5PM - 9PM

Where: Kenan Center Arena
195 Beattie Ave. Lockport NY 14094

Tickets: \$25 pre-sale
\$35 at the door
\$50 VIP

Tickets are non-refundable

Age 21 & Older - proof of age required for admission

**Wineries, Breweries, Food, Live
Music, Basket Raffle & 50/50 Split**

2016 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 2016, are eligible to apply for several scholarships (NYCUA, Erie-Niagara Chapter, & Niagara's Choice) with one application being completed.

Applicants will be judged based upon academic achievements, extracurricular and community activities and the quality of written essays.

The deadline to return applications to the Credit Union is Friday, January 15, 2016.

Business Spotlight



It's all about cake! Whether it's for a special occasion, big event, that someone special, or a personal craving we've got just the cupcake! Our cupcakes are made to order. Choose from our many standard flavors or create your own, we love special requests! Check out Baby Cakes at 1412 Pine Avenue, Niagara Falls NY 14301

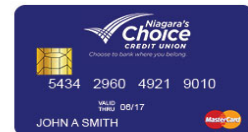
Life's short, eat dessert first!

IMPORTANT NEWS

Early 2016 we will begin issuing EMV (chip) debit and credit MasterCard. To ensure you receive your card in a timely manner please take a moment to make sure your mailing address, phone number, and e-mail address are updated on all of your accounts. You can use the slip below to fill out your information and bring it back to your local branch, or mail it to us -->

Niagara's Choice Credit Union

ATTN: Account Operations
3619 Packard Road
Niagara Falls, NY 14303



Member Name: _____

Account Number: _____ Phone Number: _____

Address: _____

E-mail Address: _____

Signature: _____

Employee Spotlight

Denise Morreale



Years of Service: 30

Position: Assistant Vice President of Branches & Member Service

Why do you like working for Niagara's Choice?: "I am a people person, and love helping other people whenever I can"

What is your favorite memory at Niagara's Choice?: Our 40th anniversary party in the parking lot! We had hot dogs, a DJ, and so much fun. We line danced, and even taught Al some dance moves.

What are your hobbies outside of work?: Painting, and shopping.

What Have We Been Up To....



We hit 6,000 likes on our FaceBook



Our friends from Tim Horton's stopped by on Black Friday!



We had a pumpkin carving contest on Facebook! Congrats to our winners the girls of our Sawyer Dr branch, Asha, Joan, Amrit, & Darshall

Niagara's Choice in the Neighborhood



This last year has been a great one for our credit union! Living by our credit union philosophy of people helping people we decided to share the wealth with three very deserving organizations. We presented Heart & Soul Food Pantry, Niagara Falls; North Tonawanda Inter-Church Food Pantry; and St. Johns outreach, including Sister Helens Food Pantry, Lockport with a \$1,500 donation each.

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 1.25% APR*

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

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 01/01/2016 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 to earn a dividend on all but Youth accounts. **Minimum certificate deposit is \$500. Certain penalties apply if funds are withdrawn prior to certificate maturity.

2016 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