

Great Returns

News for our member owners

January 2017



Coming soon for all credit cards!

The CUREwards® program enables you to earn points each time you use your credit card, with the points being redeemable for anything from trips to exotic travel destinations to high-end electronics and even gift cards.

Go to curewards.com

Each \$1.00 spent = 1 point

Also, did you know? All of our credit cards have no annual fee and a fixed interest rate. The same rate is applied to purchases and cash advances...The rate will even be the same while you earn rewards.

Rate as low as 8.90% APR

Home Equity

- Less than 3 weeks processing time

- Borrow up to 85% of the value of your home



- Terms 5 - 15 Years

- Fixed and variable rate options



Choose to bank where you belong.

IMPORTANT DATES

Sunday, January 1, 2017
New Year's Day - CLOSED

Monday, January 2, 2017
New Year's Day Observed - CLOSED

Monday, January 16, 2017
Martin Luther King, Jr Day - CLOSED

February 1 - April 11, 2017
Free Tax Help
By Appointment Only (details page 2)

Monday, February 20, 2017
President's Day - CLOSED

Saturday, March 25, 2017
Breakfast with the Easter Bunny

Saturday, April 8, 2017
Annual Meeting & Dinner
Frontier Fire Hall
Tickets on sale in March

Friday, April 14, 2017
Good Friday - OPEN
Regular Hours



www.facebook.com/NiagarasChoice



see page 2 for details

Save the Date for our 64th Annual Meeting & Dinner

Our 64th Annual Meeting & Dinner will be held on Saturday, April 8, 2017, 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 28th, 2017
5PM - 9PM

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

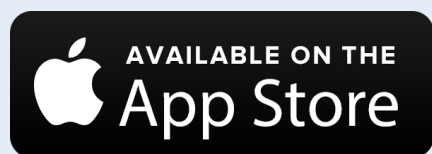
Tickets: \$25 pre-sale
\$35 at the door
\$50 VIP

Tickets are non-refundable
Age 21 & Older - proof of age required for admission

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

www.niagarawineandbeerfest.com

Mobile App



Free Tax Help

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

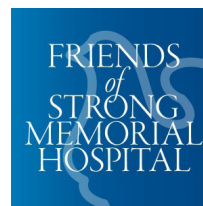
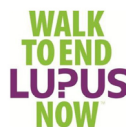
Appointments will be available on a first-come, first-served basis at our Packard Road Office only.

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

Niagara's Choice in the Neighborhood

Niagara's Choice Federal Credit Union sells candy bars for \$1.00 at each of our locations. In 2016 we raised over \$5,000 to help assist different local charities!

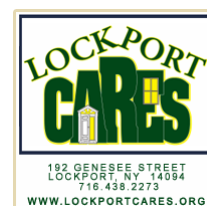
Below are all of the charities who we helped this past year:



Carolyn's House
A program of the YWCA of Niagara



Niagara Falls
Firefighters
Christmas Toy
Fund



Overdraft Line of Credit



Niagara's Choice is now offering an additional Overdraft Protection in the form of a line of credit.

An overdraft line of credit is a loan attached to your checking account. If you run out of money, the line of credit (if you have one on your account) can pay for expenses so you don't bounce checks or miss payments.

Line of credit amounts range from \$250-\$1,000 for eligible members. Ask your representative today how to protect yourself.

Employee Spotlight

John Garrett



Position: Chief Investment Officer
Years of Service: 20

Why do you like working for Niagara's Choice?

Because of the people I work with every day - It's great to be part of this team that is focused on serving our 20,000+ members and it's satisfying to know that no matter what our job here is, we all contribute to making a difference in the lives of our members. We have incredibly talented employees. Credit here our CEO's outstanding leadership and tireless efforts. He shows us by example and has assembled a great group of people who work well together, who enjoy what they do, and even have some fun along the way. It is a great place to work.

Favorite memory at Niagara's Choice?

Participating in our community events like the Niagara County Fair and the PeachFest, Canalfest, and Electric Light parades is always fun. Also, just looking back over the 20 years I've been here, thinking of all the volunteers, staff and members I've gotten to know and seeing the growth and progress that has taken place are all good memories.

Your hobbies outside of work?

I enjoy staying active. I like going to the gym (LA Fitness). I have a season ski pass (Kissing Bridge) and also hope for snow up north so I can cross country ski near my house (Amherst). My wife (Tara) and I like to walk to dinner on Friday nights (Glen Park Tavern) and we try to get away for a couple long weekends a year to experience new places (Cleveland was our latest, it's pretty nice there!).

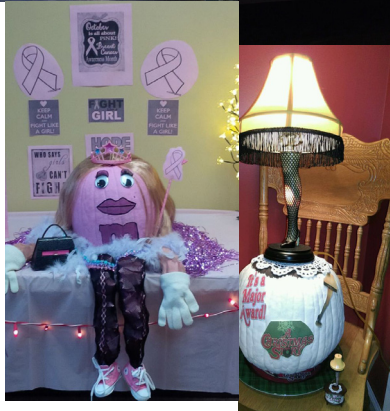
What Have We Been Up To....



We had a pumpkin carving contest on Facebook!
Congrats to our winners
the girls of our Main Street
Branch (gumball machine)



Happy Halloween!



First Annual Ugly Christmas
Sweater Day!



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

Travel with Shared Branching.

CU Service Centers' national 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.

This is a huge benefit to members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Wherever you are across the country, chances are there's a shared branch close to you.

Check it out:

www.co-opcreditunions.org/locator

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 1.35% 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	.10%	.10%
Share Draft (checking)	.03%	.03%
IRA Savings	.50%	.501%
Club Savings	.10%	.10%
Certificates**		
3-Month	.25%	.25%
6-Month	.25%	.25%
12-Month	.25%	.25%
24-Month	.25%	.25%
36-Month	.50%	.501%
48-Month	.75%	.753%
60-Month	1.00%	1.005%



Rates current as of 1/01/2017 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.

2016-2017 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
Sharon Luskin
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 - 12:00 pm
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