

Great Returns

News for our member owners

July 2018



Choose to bank where you belong.

Home Equity Line of Credit

**12 month Fixed intro
rate of 2.75% APR***

Dreaming of a new patio, a pool, or even a trip to Paris? If you have equity in your home, you can take advantage of our Home Equity Line of Credit!



*Annual Percentage Rate. *Rates for a Home Equity Adjustable Rate Line of Credit are as low as 2.75%APR for the first 12 months and as low as Prime plus 0% thereafter. The rate using the current index plus margin would be as low as 5.00%, which is the lowest rate allowed. The actual rate is determined based on creditworthiness. Rates apply to loans up to an 85% Combined Loan-to-Value ratio (CLTV). The term of the HELOC is 30 years: 15-year draw period, 15 year repayment period. APR is variable based on the Prime rate published in the Wall Street Journal. Prime rate as of 6/14/2018 is 5.00%. Interest and payments adjust monthly, when prime rate is lower and quarterly, when prime rate is increases. There is an 15% lifetime cap. For members whose owner occupied, 1-4 family, primary residence is located in or surrounding Niagara County.

** Standard underwriting guidelines apply**

IMPORTANT DATES

Wednesday, July 4, 2018
Independence Day - CLOSED

Tuesday, July 17, 2018
Canal Fest Parade

Wed - Sun, August 1 - 5, 2018
Niagara County Fair
Come stop by our booth

Sunday, August 26, 2018
Wheatfield Family Picnic

Monday, August 27, 2018
Annual Charity Golf Outing

Monday, September 3, 2018
Labor Day - CLOSED

Saturday, September 8, 2018
Kiwanis Peach Festival Parade

Monday, October 8, 2018
Columbus Day - CLOSED



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

www.facebook.com/NiagarasChoice

Download our app



Welcome Memorial Credit Union Members!

In April, The Board of Directors of Niagara's Choice FCU and Niagara Falls Memorial Medical Center FCU announced an agreement to merge!

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Locations available at:
www.niagaraschoice.org

Memorial CU continued

In April, The Board of Directors of Niagara's Choice FCU and Niagara Falls Memorial Medical Center FCU announced an agreement to merge!

As of June 4th 2018 all previous NFMMC FCU members now have access to several new Niagara's Choice locations, products, and services.

"Having a credit union at Memorial Medical Center through the years has been a real convenience to our employees and their family members," said Memorial Medical Center President & CEO Joseph A. Ruffolo. "The June merger of the NFMMC FCU with Niagara's Choice Federal Credit Union will make it even better with the addition of new services including mobile app banking, online banking and debit cards, just to name a few. Members also will be able to do their banking at several branch locations and shared service ATMs across Niagara County."

Discounted Tickets & Gift Cards 2018

Regal Cinemas: \$8.50

Delta Sonic car wash: \$11.25

Delta Sonic oil change: \$20.00

Fantasy Island tickets: \$20.99

Darien Lake tickets: \$49.99

BOGO FREE
(includes parking)**

Visa Pre-Paid gift cards*

Erie County Fair tickets: coming July 2018 *check your branch for details*

*Subject to change. Visa cards have a \$3.75 fee.

**Buy one, get one tickets and parking must be used on same visit.

5th Annual Charity Golf Outing

Monday, August 27th, 2018

**\$100.00 per golfer
\$30.00 dinner only**

Niagara Frontier Golf Club

1058 Lake Road, Youngstown NY

**\$100.00 includes golf,
cart, snacks, beer & soda,
dinner, and prizes**

Register at any Niagara's Choice location or contact Dominique Restaino at (716) 284-4110 x215 or drestaino@niagaraschoice.org

**10:00 AM
Registration**

**11:00 AM
Shotgun Start**

**5:00 PM
Dinner**

**Proceeds of this
event will support**



Employee Spotlight



Frank Vosburgh

Years of Service: 12

Position: IT Administrator

Why do you like working for Niagara's Choice?: I enjoy the challenges and the rewards, as well as all of my fellow coworkers.

Favorite memory at Niagara's Choice: My favorite Niagara's Choice past time is going to Food Truck Tuesdays with the NCFCU staff.

Your hobbies outside of work?: Tinkering in my barn, ride my ATV, mow the lawn, and run my liquor store.



Joan Cardamone

Years of Service: 12

Position: Member Service Representative

Why do you like working for Niagara's Choice?: Seeing all the friendly members come in and being able to help them is such a rewarding job. I also work with a great staff and it is great to work on the NCFCU team.

Favorite memory at Niagara's Choice: Starting off as a teller and being able to grow into an MSR position and seeing my growth in the company.

Your hobbies outside of work?: Reading, entertaining friends and family, traveling, and gardening.

2018 Scholarship Winners



Pictured: Dan Keleher, Madeline Mocarski, Erin Harrington, Sarah Carls, Kelsey Lachowski, Michelle Terbot, Carly Bahringer-Weibert, and Lucas Palmer

Not Pictured: James Zielinski

We are proud to announce the recipients of this year's scholarships, sponsored by Niagara's Choice. Eight high school seniors were presented awards at the Credit Union Chapter dinner meeting on May 23rd, at Sean Patrick's. High School Seniors completed one application to be eligible for awards offered state-wide by the New York Credit Union Association; area-wide by the Erie-Niagara Chapter of Credit Unions; and from Niagara's Choice Credit Union.

Congratulations and good luck to all of our winners!

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

Apply 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.

IMPORTANT AUDIT VERIFICATION

THE CREDIT UNION'S SUPERVISORY COMMITTEE IS CONDUCTING AN ACCOUNT VERIFICATION AS OF JUNE 30 2018.



Notice of Abandoned Property

The members listed here have not had any activity and their accounts are considered abandoned under New York state law. We have been unsuccessful in trying to contact them.

According to New York State's Abandoned Property Law, accounts that have had no activity for a period of one year are considered dormant. Accounts that have no activity for three years are considered abandoned.

The quarterly posting of dividends is not considered activity according to this law. Consequently, all financial institutions in New York are required to remit abandoned funds to the State of New York Taxation and Finance Department.

If you know how we can reach any of these individuals, please call Denise Morreale at (716) 284-4110 x204.

Adam N Richards Eric Cassick Jerzy Kieres Madeline C Habuda Ronald L Martin
Amado F Abaya Gene Metzinger John Ferritt Mary K Crooks Thomas A Abrey
Anthony Morgante Jacob T Abrey Kelly A Farewell MaryLou Shewan Tremell R Jordan
Emily R Carr Jeffrey Bernhard Lynette A Maggard Michael Crooks Verne F Hout
April Lund Allison M Dickerson

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 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 07/01/2018 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.

2018-2019 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 Lusk
Scott Medole
Mary E. Smith

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) 434-4180

MEMORIAL HOSPITAL

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