

Great Returns

News for our member owners

July 2019



Choose to bank where you belong.



NEW SATURDAY HOURS

STARTING JULY 1ST 2019

2131 Sawyer Drive

Saturday's 8:30 AM - 12:00 PM

Weekly Hours

Monday - Wednesday: 8:30 AM - 5:00 PM

Thursday - Friday: 8:30 AM - 5:30 PM

ATTENTION Bill Pay Users

Starting July 16th access to Bill Pay will be found within Online Banking.

You will need to login to your Online Banking account to access Bill Pay from the menu on the left.

For questions please call us at (716) 284-4110

IMPORTANT DATES

Thursday, July 4th, 2019
Independence Day - CLOSED

Tuesday, July 16th, 2019
See us in the Canal Fest Parade!

Wed. July 31st - Sun. August 4th
Niagara County Fair
Check out our booth!

Monday, August 19th
6th Annual Charity Golf Outing
Niagara Frontier Golf Club

Monday, September 2nd, 2019
Labor Day - CLOSED

Saturday, September 7th, 2019
See us in the Peach Fest Parade!



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

SUMMER SPECIALS

Discounted Tickets & Gift Cards 2018

Regal Cinemas: \$9.00

Ultimate Regal Movie Pack: \$27.00

Delta Sonic Car Wash: \$12.25

Fantasy Island tickets: \$21.99

Darien Lake tickets: \$30.99
(includes parking)

*Visa Pre-Paid gift cards**

Erie County Fair tickets: coming
July 2019 check your branch for
details

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



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 information visit
www.niagaraschoice.org

Niagara's Choice 6th Annual Charity Golf Outing



Monday, August 19th, 2019

Niagara Frontier Country Club
1058 Lake Road, Youngstown NY

\$110 Per Golfer

Golf, Cart, Lunch, Beer & Soda, Dinner, and Prizes

\$30 for Dinner Only

*Register at any Niagara's Choice location
or contact Dominique Restaino at
drestaino@niagaraschoice.org*

The proceeds of this event will support S.E.R.V. Niagara!

S.E.R.V. NIAGARA is a 501(c)(3) not for profit who's mission is to S.E.R.V.; Support, Empower, Respect Veterans. S.E.R.V. Niagara is the first and only organization in Niagara County to provide permanent housing exclusively for homeless and disabled Veterans and their families.

In addition to housing, S.E.R.V. Niagara provides year round and holiday outreach, and offers a uniquely structured program to support, employ, educate, empower, and promote healing, all of which foster the ultimate goal of self-sufficiency and keeping families together.



**Housing and Support Services
for Veterans and Families**

Employee Spotlight



Rich Provenzano

Years of Service: 9

Position: Maintenance

Why do you like working for Niagara's Choice?: I enjoy working with my coworkers. As I am employed full time as a Police Officer it is a great part-time job because I am able to work flexible hours.

Favorite memory at Niagara's Choice: When the Lockport branch was remodeled.

Your hobbies outside of work?: I enjoy spending time with my family. Playing volleyball & darts.



Melissa Stauffer

Years of Service: 8

Position: Member Service Representative

Why do you like working for Niagara's Choice?: I enjoy working with our members to determine their financial needs. I enjoy building those relationships! I am grateful for the incredible team we have at Niagara's Choice!

Favorite memory at Niagara's Choice: My favorite memory at Niagara's Choice is our fun, friendly contests that we have throughout the year.

Your hobbies outside of work?: I love spending time with my family & friends. I enjoy crafts and gardening in my spare time.



**Saving you money on
your auto loan!**



Apply Online Today!

www.niagaraschoice.org/promo

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 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 07/01/2019 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

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

COMMITTEE MEMBERS

Joseph Crimi
Michael DelGobbo
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
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
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