

Great Returns

News for our member owners

July 2015



Choose to bank where you belong.



Whether you are planning to drive it or pull it, Colton RV is your RV dealer serving the Northeast with a wide selection of RVs, including Class A, Class B and Class C, Fifth Wheels and Travel Trailers.

For more than 50 years, the Colton family has been in the automotive business and has been specializing in motor homes, travel trailers, fifth wheels, camper vans, and tent campers for over 25 years now. Colton RV is proud to carry brand names such as Airstream, Coachmen, Dutchmen, Dynamax, Forest River, Grand Design, Keystone, K-Z RV, Prime Time, Thor Motorcoach, Tiffin, and Winnebago.

Niagara's Choice FCU is proud to be a partner with Colton RV.

IMPORTANT DATES

Saturday, July 4, 2015
Independence Day - CLOSED

Tuesday, July 21, 2015
Canal Fest Parade

Wed - Sun, August 5 - 9, 2015
Niagara County Fair
Come stop by our booth

Sunday, August 23, 2015
Wheatfield Family Picnic

Tuesday, August 25, 2015
Annual Charity Golf Outing

Monday, September 7, 2015
Labor Day - CLOSED

Saturday, September 12, 2015
Kiwanis Peach Festival Parade

Saturday, September 19, 2015
Kidz 'n' Kites

Monday, October 12, 2015
Columbus Day - CLOSED



www.facebook.com/NiagarasChoice

See what your credit union has been up to on Facebook. Enter our contests for cool prizes, fun facts, updates, and awesome money saving tips!

Proceeds will benefit:



2nd Annual Benefit Golf Outing

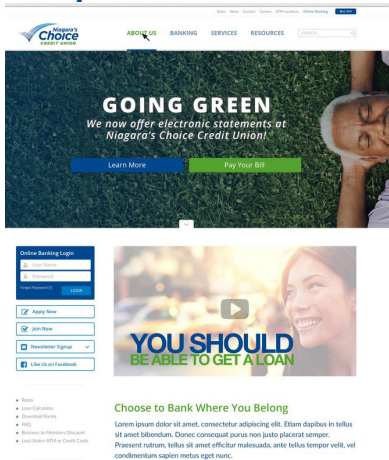
Tuesday, August 25th, 2015

Cookout Lunch & Hickory Stick BBQ Dinner

Stop by your local branch for a registration form
or call 284-4110



Keep a look out!



Our new and improved website will be launching soon. New easy to use features, and a sleeker look for when you choose to do your banking online.

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

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 284-4110

Congratulations Nancy!



Nancy Kasprzak-Whitmore retired from Niagara's Choice in June, after 35 years of service to the credit union movement.

First launching her career with the movement in 1980, Nancy joined the staff of Niagara County's FCU in 1983 as Office Manager; being appointed President/CEO in 1984.

Nancy guided the credit union through three decades of growth before Niagara County's FCU joined together with Niagara's Choice FCU. As Executive VP of Niagara's Choice FCU, she continued to be a leader in the New York credit union movement.

She has served the movement in several additional capacities, beginning with the Niagara Chapter Council, where she held the positions of treasurer and VP. She has also served on the boards of directors at CUC Mortgage Corporation (now OwnersChoice Funding), UsNet (Shared Branching Board) and the New York Credit Union Foundation. Nancy was the first woman appointed to serve as board chair at the former Empire Corporate FCU.

Nancy was previously honored by the New York Credit Union Association and her peers with the 2001 Professional of the Year award.

On June 13, 2015, Nancy was recognized for her accomplishments on the local, statewide and national levels. She was inducted into the New York Credit Union Hall of Fame at the annual meeting of the New York Credit Union Association held in Lake George, NY.

Her commitment to the credit union movement and her community run deep; as Nancy continues to volunteer her time with several community and faith-based organizations.

We thank Nancy for her dedication and commitment to serving our members throughout the years.

Best wishes in retirement and God bless you !



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.

If you know how we can reach any of these individuals, please call Sharon DiPasquale (716-693-5140, ext 251) or Nora Smith (716-434-4180, ext 330).

Thomas A. Abrey
Gregg N. Angelo
Rachael. L Bethke
Jeffery W. Braham
Virginia Caira

Maria T. Corio
David R. Haley
Michael A. Knox
Evonne Moody
Joanne Pietricone

Post #198 P.L.A
Rosanna Ridolfi
Steven J. Shoop
Elizabeth Swift
Keyes Family Trust

Upcoming Community Events

Look for your Credit Union staff and volunteers at these events...

- Tuesday, July 21, 2015** Canal Fest Parade of the Tonawandas
August 5 - August 9, 2015 Niagara County Fair, Lockport Fairgrounds
Sunday, August 23, 2015 Wheatfield Family Picnic, Fairmount Park
Tuesday, August 25, 2015 Annual Charity Golf Outing, Seneca Hickory Stick Golf
Saturday, Sept. 12, 2015 Kiwanis Peach Festival Parade

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 07/01/2015 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.

2015 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