

Great Returns

News for our member owners

July 2016



Choose to bank where you belong.

NEW BRANCH HOURS

260 West Ave, Lockport



LOBBY:

Monday - Wednesday: 8:30-5:00pm

Thursday - Friday: 8:30-5:30pm

Saturday: 8:30-12:00pm

DRIVE THRU:

Monday - Wednesday: 8:30-5:00pm

Thursday - Friday: 8:30-5:30pm

Saturday: 8:30-12:00pm



900 Main Street, Niagara Falls

LOBBY & DRIVE THRU:

Monday - Friday: 9:00-5:00pm

IMPORTANT DATES

Monday, July 4, 2016
Independence Day - CLOSED

Saturday, July 9, 2016
Members Matter Day - Lockport

Tuesday, July 19, 2016
Canal Fest Parade

Saturday, July 23, 2016
Members Matter Day - N. Tonawanda

Wed - Sun, August 3 - 7, 2016
Niagara County Fair
Come stop by our booth

Sunday, August 21, 2016
Wheatfield Family Picnic

Tuesday, August 23, 2016
Annual Charity Golf Outing

Monday, September 5, 2016
Labor Day - CLOSED

Saturday, September 10, 2016
Kiwanis Peach Festival Parade

Monday, October 10, 2016
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!

Members.Matter.

Proceeds will benefit:



3rd Annual Benefit Golf Outing

Tuesday, August 23rd, 2016

Cookout Lunch & Hickory Stick BBQ Dinner

Stop by your local branch for a registration form
or call 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

Is Your Contact Information Current?

Now is a good time to make sure that your contact information is current with Niagara's Choice Credit Union. Keeping your contact information current ensures delivery of important information on your account. We require changes to be in writing for home and mailing address, e-mail address and telephone numbers.

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

2016 Scholarship Winners



Pictured: Connor Essenburg, Marguerite Mosher, Tess Conly, Casey Gruarin, Adam Bevilacqua, and Nathaniel Swanson

Not Pictured: Emily Redanz, and Madison Greenwald

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 24th, 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.

- **Adam Bevilacqua**, graduating from Grand Island High School, will attend Siena College, majoring in Biochemistry - Pre-Medical.
- **Tess Conly**, graduating from Clarence High School, will attend SUNY Oswego, majoring in Business Administration.
- **Connor Essenburg**, graduating from North Tonawanda High School, will attend Daemen College, majoring as a Physician Assistant.
- **Madison Greenwald**, graduating from Barker High School, will attend Buffalo State College, majoring in Dietetics/Nutrition and Graphic Design.
- **Casey Gruarin**, graduating from Niagara Wheatfield High School, will attend Niagara County Community College, majoring in Science.
- **Marguerite Mosher**, graduating from Wilson High School, will attend SUNY Potsdam, majoring in Chemistry and Physics.
- **Emily Redanz**, graduating from Niagara Wheatfield High School, will attend Bowling Green State University, majoring in Applied Health Sciences.
- **Nathaniel Swanson**, Graduating from Lewiston-Porter High School, will attend the University at Buffalo, majoring in Chemical Engineering.

Congratulations and good luck to all of the recipients!

Business Spotlight



My Cowboy TRANSPORTATION

It's all about traveling together with good friends! Whether it's a wedding, wine tour, corporate travel, shopping trips, airport drop-off/pick-ups, sporting events or more, My Cowboy Transportation will get you there.

My Cowboy Transportation is a charter bus service traveling frequently through Niagara, Orleans, Monroe and Erie Counties, as well as serving all of New York State.

Come Travel with My Cowboy Transportation
(716) 812-3529
www.mycowboy3340.wix.com/transport



RAINBOW AIR HELICOPTER TOURS

— EST. 1995 —

Rainbow Air is located in Niagara Falls, NY. Rainbow Air has quiet turbine engine helicopters which will provide you with the most unique experience of your visit to Niagara Falls. Rainbow Air is proud to have served the Niagara Region since 1995.

454 Main Street, Niagara Falls NY 14301
(716) 284-2800
<http://www.rainbowairinc.com/>

Buying or recently bought a newer car?



August 1st to October 31st

1/2% Cash Back

on new or refinanced Auto/Motorcycle Loans

2013 model year or newer

Refinancing of existing Niagara's Choice loans not eligible for this promotion.

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 Nora Smith (716-434-4180, ext 330)

Richard Bilson

Lily Kinan

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

Upcoming Community Events

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

- Tuesday, July 19, 2016** Canal Fest Parade of the Tonawandas
August 3 - August 7, 2016 Niagara County Fair, Lockport Fairgrounds
Sunday, August 21, 2016 Wheatfield Family Picnic, Fairmount Park
Tuesday, August 23, 2016 Annual Charity Golf Outing, Seneca Hickory Stick Golf
Saturday, Sept. 10, 2016 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	.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 07/01/2016 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 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 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

Michael DelGobbo
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 8:30am - 5:00pm
Thursday - Friday 8:30am - 5:30pm
Saturday 8:30am - 12:00 pm
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) 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 - 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