Great Returns

News for our member owners July 2017

Niagara's Choice CREDIT UNION

Choose to bank where you belong.

ATTENTION

former Niagara County's FCU members

Starting August 1st, 2017 the routing number 222381248 will no longer exist.

Please be sure to update your records to Routing Number:
222381549

Items you may want to check:
- Paper Checks (first 9 digits at lower left of check)
- Recurring bill payments: utilities, gym membership, etc.
- Payroll/Pension Direct Deposit

If you have any questions, please contact us at (716)284-4110.

Rate Beat Refinancing

Do you have a car loan with another financial institution?

Find out how we can save you money! Recently we saved a member $1,300.00 over the term of the loan by refinancing.

How it works:
Apply today!
Bring us your Title, Insurance, Proof of Income, and current Finance Agreement

Loan Eligibility required, example based on a $15,000 loan for 60 months and 2.75% APR rate reduction from previous finance agreement. Membership required. Exisitng members must be in good standing. Current Niagara's Choice Loans are not eligible for refinance. Your vehicle may impact the rate granted.

Different types of Scams to watch out for:

Sweetheart (Affinity) Scam

Millions of Americans use dating sites, social networking sites, and chat rooms to meet people. And many forge successful relationships. But scammers also use these sites to meet potential victims. They create fake profiles to build online relationships, and eventually convince people to send money in the name of love. Some even make wedding plans before disappearing with the money. An online love interest who asks for money is almost certainly a scam artist.

Continued on page 2

IMPORTANT DATES

Tuesday, July 4, 2017
Independence Day - CLOSED

Tuesday, July 18, 2017
Canal Fest Parade

Wed - Sun, August 2 - 6, 2017
Niagara County Fair
Come stop by our booth

Sunday, August 27, 2017
Wheatfield Family Picnic

Monday, August 28, 2017
Annual Charity Golf Outing

Monday, September 4, 2017
Labor Day - CLOSED

Saturday, September 9, 2017
Kiwanis Peach Festival Parade

Monday, October 9, 2017
Columbus Day - CLOSED

like us on facebook

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

www.facebook.com/NiagarasChoice

Mobile App

ANDROID APP ON Google play

AVAILABLE ON THE App Store

CO-OP SHARED BRANCH

Locations available at:
www.niagaraschoice.org

4th Annual Charity Golf Outing

Benefitting

HANCI

Health Association of Niagara County Inc.

Where: Niagara Frontier Country Club Youngstown, NY

When: Monday August 28th 11am Start

Please call 284-4110 for more details!

Niagara's Choice MasterCard with

CU Rewards®

- Fixed (non variable) rate as low as 8.90% APR
- No annual fee

$1.00 spent = 1 point earned

Check your credit card statement now to see how many points you've earned!

Redeem points for merchandise, cash, and travel rewards.

Go to curewards.com

Don't have our Credit Card?

Please call 284-4110 or stop by to ask about applying!

IRS and Tax Scams

E-mail, Phishing and Malware Schemes involve emails which are designed to trick taxpayers into thinking these are official communications from the IRS or others in the tax industry, including tax software companies. The phishing schemes can ask taxpayers about a wide range of topics. E-mails can seek information related to refunds, filing status, confirming personal information, ordering transcripts and verifying PIN information. The IRS-Impersonation Telephone Scam is an aggressive and sophisticated phone scam targeting taxpayers, including recent immigrants. Callers claim to be employees of the IRS, but are not. These con artists can sound convincing when they call. They use fake names and bogus IRS identification badge numbers. Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation or suspension of a business or driver's license.

Mystery Shopper Scams

Dishonest promoters use newspaper ads and emails to create the impression that mystery shopping jobs are a gateway to a high-paying job with reputable companies. They often create websites where you can "register" to become a mystery shopper, but first you have to pay a fee — for information about a certification program, a directory of mystery shopping companies, or a guarantee of a mystery shopping job. It's unnecessary to pay anyone to get into the mystery shopper business. The certification offered is almost always worthless. A list of companies that hire mystery shoppers is available for free, and legitimate mystery shopper jobs are listed on the internet for free. If you try to get a refund from the promoters, you will be out of luck. Either the business won't return your phone calls, or if it does, it's to try another pitch.

Lottery Winner (Prize) Scams

Plenty of contests are run by reputable marketers and non-profits. But every day, people lose thousands of dollars to prize scams. Legitimate sweepstakes don't make you pay a fee or buy something to enter or improve your chances of winning — that includes paying "taxes," "shipping and handling charges," or "processing fees" to get your prize. There's also no reason to give someone your checking account number or credit card number in response to a sweepstakes promotion. Scammers don't obey the law. To avoid a scam, you have to do some research. If you're not sure about a contest or promoter, try typing the company or product name into your favorite search engine with terms like "review," "complaint" or "scam." You also might check it out with your state attorney general or local consumer protection office. Keep in mind that many questionable prize promotion companies don't stay in one place long enough to establish a track record.

Sources: www.justice.gov
www.consumer.ftc.gov

What to do if you think you are a victim of a scam

1. *Construct a narrative.* Start by writing down your story. Include everything you can remember, but try to keep it concise

2. *Report the crime to the FTC.* The first agency to file a complaint with is the FTC. Visit their complaint site at https://www.ftccomplaintassistant.gov/.

3. *File a complaint with the IC3* (Internet Crime Complaint Center). This resource is run by the FBI and the National White Collar Crime Center. (http://www.ic3.gov/complaint/default.aspx)

How to prevent future fraud cases

1. Don't believe your caller ID. Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.

2. Don't deposit a check and wire money back. By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the bank.

3. Consider how you pay. Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards like MoneyPak, Reloadit or Vanilla. Government offices and honest companies won't require you to use these payment methods.

4. Be skeptical about free trial offers. Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.

5. Sign up for free scam alerts from the FTC at ftc.gov/scams. Get the latest tips and advice about scams sent right to your inbox.

Source: www.consumer.ftc.gov

2017 Scholarship Winners

Pictured: Julianna Major, Kyle Hall, Trey Rees, Sara Rinehart, Andrew Gmerek, Ava Bligh and Gwendolyn Schuler
Not Pictured: Jacqueline Kline

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. Sara Rinehart recieved an Erie-Niagara Chapter scholarship in addition to her NCFCU award, and Trey Rees recieved both a chapter and state scholarship along with his NCFCU award.

Congratulations and good luck to all of our winners!

Steve's Automotive

2665 Main Street
Niagara Falls, NY 4305
(716) 282-4661

"Steve's Automotive has been banking with Niagara's Choice Federal Credit Union for 20+ years; they have been there for us every time we needed them. The customer service is exceptional; the staff is very knowledgeable and always welcoming. We highly recommend Niagara's Choice to our customers because they offer many financial opportunities aside from savings and checking, including car loans and personal loans, all backed with a smile. They are a not-for-profit organization that works for you and they will go out of their way to please you. That's why we love our credit union!"

- Steve's Automotive
Walter S. Mayes
(Owner/Operator)

Employee Spotlight

Cheryl Horton

Years of service: 15
Position: Member Service Representative

Why do you like working for Niagara's Choice?: I look forward to being able to help our members. I also like the way Niagara's Choice gets involved with the community and participating in events.

Favorite memory at Niagara's Choice: Seeing the smiles everyday when you can help someone. That is a great feeling!

Your hobbies outside of work?: Spending time with my grandchildren, and being outdoors.

Terry Gilkerson

Years of service: 15
Position: Card Coordinator

Why do you like working for Niagara's Choice?: I enjoy working at Niagara's Choice because we have great members. A big part of my job is to assist members with debit and credit issues – lost cards, travel notes, fraud, or just to review transactions. The members always have questions and I am here to help assist them. My co-workers are great too, we work as a team for our members.

Favorite memory at Niagara's Choice: Some of my favorite credit union memories are volunteering at credit union events – Breakfast with Bunny, Women's Expo, Niagara County Fair, Niagara Wine and Beer fest. Also, employee functions like our Christmas party, summer picnic, and dressing up for holidays (our staff ugly Christmas sweater contest).

Your hobbies outside of work?: Spending time with my family and friends. I also am a member of Niagara Presbyterian Church, where I volunteer as financial secretary on the Board of Deacons, stewardship committee. I participate in our Annual Church Bazaar & Basket Auction. My family and I stand in the Live Nativity scene at our church on Christmas Night every year. My husband, Rick & I are NY Yankees fans and travel yearly to various cities to take in a game and explore city sites with a group of friends. This year Detroit – Go Yankees!

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

Alexander C Hy   Alexandrea Fowle   Anna Marie Rua   Anthony C Gabby   Beverly Vermette
Brian F Redanz   Cheryl L Brunett   Dawn Latko   Harry Pippens   Kolbe D Greenwald
Mary E Graham   Mary S Buryta   Paul Henning   Rajvinder Singh   Rhonda Parker
Richard M Werner   Robert Sullivan   Teresa L Sipowicz   Tiffany S McTiernan   Todd P Fragale

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.

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 1.50% APR*
(Terms up to 84 months. Rates are based on credit rating and vehicle year.)

Personal & Signature Loans
Rates as low as 7.80% APR*

Home Equity Line of Credit
Rates as low as prime +0% APR

Home Equity Loan
Rates as low as 3.75% 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	.25%	.25%
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 7/01/2017 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.

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