

Great Returns

News for our member owners

April 2013



GOING GREEN

We now offer electronic statements at Niagara's Choice Credit Union!

More Secure

There is less risk of theft of your confidential information



More Convenient

The statement is available much sooner; generally the first business day of the month. We will send you an e-mail when it is available to review.

More Responsible

Help protect the environment with less wasted paper.

It's easy to go green. Complete the Electronic Access Request Form in this newsletter and drop it off at any convenient location or mail it to us.

This form may also be used to request our other convenient electronic services such as telephone banking, Bill Pay, and on-line banking.

You can search for "Niagara's Choice Credit Union" or simply type in the following URL: <http://facebook.com/niagaraschoicecreditunion>

You know your payment but do you know your car loan rate?



Lower your auto loan rate to as low as 1.25% APR by refinancing with Niagara's Choice.

1.25% could mean hundreds of dollars per year. Good choices aren't always easy. 1.25% APR should be.

Disclaimer: Rates apply for refinanced vehicles from another financial institution or for purchases. Other rates apply. Offer may be withdrawn at any time. Governed by NCUA.

We're Giving Away \$25 Visa Gift Cards on Facebook!



Like us on
Facebook

Niagara's Choice Credit Union has launched an Official Facebook Page and to celebrate we're giving away \$25 Visa Gift Cards every Friday in April!

We plan to do monthly giveaways, notify our members about special events (like our 60th anniversary), and celebrate our wonderful community and members!

You can search for "Niagara's Choice Credit Union" or simply type in the following URL: <http://facebook.com/niagaraschoicecreditunion>

IMPORTANT DATES

Saturday, April 20th, 2013
NCFCU 60th Annual Meeting & Dinner

Monday, May 27th, 2013
Memorial Day - Closed

Monday, Sept 2nd, 2013
Labor Day - Closed

Monday, Oct 14th, 2013
Columbus Day - Closed

Mark your Calendars for the 60th Annual Meeting & Dinner

Our 60th Annual Meeting & Dinner will be held on Saturday, April 20, 2013, at the Frontier Volunteer Fire Hall, 2176 Liberty Drive, Niagara Falls.

Dinner, catered by the Como Restaurant, will be served at 6:00 pm. Following the business meeting there will be a drawing for prizes.

Tickets will be available in our branches after March 1st at a cost of \$12.00 each.

Tickets will NOT be sold at the door.

Borrow Smart. Buy Smart.®

**EXCLUSIVE Niagara's Choice
Credit Union Member Offer!**

Get Rates
As Low As **0%
APR**

Call Enterprise at (716) 636-6000 for more details
or stop in to any Niagara's Choice branch today!



Identity Protection in a Digital World

Identity Theft

In 2012, almost 12 million people were affected by identity theft, and nearly 3 million of those identities are that of deceased people.

Research conducted by Javelin Strategy & Research says that although the amount of money stolen due to identity fraud has remained steady, identity fraud itself has increased by more than 13% in the last year alone.

People with social media files such as Facebook or Twitter are at a greater risk for identity fraud due to the private information they put on their profiles.

In addition, people with smart phones (phones with internet access) are at a higher risk for identity theft. A survey reflected that more than 7% of smart phone owners were victims of identity theft, which is 1/3 more than the general public. If you are a smart phone owner and are concerned about being a victim of identity theft there are two suggestions that you should consider. You should install the available operating system updates when you are prompted or they become available. It is prudent to password protect your phone and to be even safer make sure to change your password at least every couple of months.



Important Security Changes To Protect You

We work diligently to protect your confidential information. Changing risk factors require the Credit Union to consistently update our security practices. The following changes are in effect:

1. To change your name, address, e-mail address, or telephone number we require that it be done in person or by mail requiring your signature. We will not accept this information over the telephone. If you mail us the information, we require a copy of your non-expired driver's license, the change(s) noted, your name, and signature.
2. We will only perform phone transfers between accounts when the requestor's name is on both accounts. If you conduct these transfers on a regular basis, please contact the Credit Union; we have various procedures in place to assist you.
3. When you request a check from your accounts to anyone, we will not mail it to a third party; we must mail it directly to the address on the account.
4. We will be asking additional security questions when you call over the phone when requesting confidential information; again, to protect you.

Thank you for your patience.



Choose to bank where you belong.

Application Procedure: Please complete the application for access as instructed. Sign and return it to any Niagara's Choice Credit Union or mail it to the address below.

Niagara's Choice Credit Union
3619 Packard Rd
Niagara Falls, NY 14303

Check all that apply:

- ☐ Online Access
☐ Bill Pay
☐ Telephone Banking
☐ e-statements*
☐ MasterCard e-statements

*Online access is required for e-statements

Your Information:

Email Address: _____

Last 4 numbers of Social Security #: _____

DOB: ____/____/____

Please check one: ☐ Mr. ☐ Mrs. ☐ Ms.

First Name: _____

M.I. : _____

Last Name: _____

Street Address: _____

City: _____

State: _____

Zip: _____

Home phone: (____) _____

Work Phone: (____) _____

Cell Phone: (____) _____

Driver's License #: _____

Mother's Maiden Name: _____

(Used for security verification)

Electronic Access Request Form

Save Time and Money!

Account Number: _____

Security Reset Code: _____

Online Access

Online Access Account(s): If you would like the option of transferring funds between your other NCFCU accounts please list them below:

Account #: _____

Account #: _____

Account #: _____

Online access is required for all listed accounts.

Bill Pay

Bill Payment Account(s): Select checking account to pay your bills from.

User Name: _____

Account #: _____

Checking Account #: _____

Note: User name CANNOT be changed!

You desire to subscribe to one or more of the Electronic Access Services and authorize us (Niagara's Choice FCU), and any third party acting on our behalf, to serve as your agent in processing payments to targeted merchants and/or transfers to and from targeted accounts pursuant to your payment and/or transfer instructions, and you authorize us to post such payment and/or transfer to your designated account(s). You understand that we may not make certain payments and/or transfers if sufficient funds are not available in your account. This authorization is in force until revoked by you or us in writing and is subject to the Service Terms and Conditions.

Signature: _____

Date: _____

Office Use Only

Online Access Setup _____ by: _____

Bill Pay Account Setup _____ by: _____

e-Statement Setup _____ by: _____

Audio Response Setup _____ by: _____

Reset Code/Note Screen _____ by: _____

Rev 2/22/13

Rate Board

LOAN RATES

New and Used Vehicles

Rates as low as 1.25% APR*

(Model Years 2005-2013. 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 4.9% 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 03/25/2013 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.

2013 BOARD OF DIRECTORS AND VOLUNTEERS

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Raymond Granieri, V. Pres.
Pat McCune, Treasurer
Peter Eodice, Secretary
Wallace Gawoski
Margo Hall
Peter Manna
Paul Montani
Paul Roman

COMMITTEE MEMBERS

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Mike DelGobbo
Anthony Dell'Isola
Pam Harvey
Jerry Houle
Rose Marie Kupfer
Sharon Luskin
Renee Roberts
Mary Smith
Daniel Wasley

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 and (716) 434-4180 opt 4