Great Returns

News for our member owners April 2014

Niagara's Choice CREDIT UNION

Choose to bank where you belong.

Catch the $ave Wave™

National Credit Union Youth Week™

April 20-26, 2014

"Catch the Save Wave" is the theme for 2014 CU Youth Week!

We want our kids to "Hang Ten" over the pedals of a new bike! For every deposit of $5 or more during the month of April, our members from age 0 to 16 will be entered into a drawing for a new bike! We'll actually draw for 2 bikes & then purchase an "age appropriate" bike for the winners. Get your deposits ready to catch the Save Wave & you may be hanging 10 off the pedals of your Brand New Bike!

IMPORTANT DATES

Saturday, April 12th, 2014
Breakfast with Easter Bunny
Saint Leo's Church Hall
Military Road, Niagara Falls NY

Saturday, May 10th, 2014
NCFCU 61st Annual Meeting & Dinner
Frontier Fire Hall, Wheatfield NY

Monday, May 26, 2014
Memorial Day - CLOSED

Friday, July 4, 2014
Independence Day - CLOSED

Monday, Sep 1, 2014
Labor Day - CLOSED

Monday, Oct 14th, 2013
Columbus Day - CLOSED

We'll appraise your vehicle using Kelley Blue Book® Trade-In Value and add $1,000.[1]

Upon used vehicle purchase from Enterprise Car Sales.

Visit niagaraschoice.org or call 716 284-4110 to get pre-approved today.

For details, contact Enterprise Car Sales at 716 636-6000 or preview our great selection of quality used vehicles at enterprisecarsales.com/rocbuf

Niagara's Choice CREDIT UNION

TWO DAY SALES EVENT!
April 24 – 25, 2014

Event Location: Niagara's Choice CU North Tonawanda branch, 3577 Niagara Falls Blvd., North Tonawanda, NY 14120

enterprise car sales
Haggle-free buying. Worry-free ownership.

[1] Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2014 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of $1,000 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA and Washington, D.C. Offer valid from 4/24/14 – 4/25/14. No cash advances. Cannot be combined with any other offers. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2014 Enterprise Car Sales. E04525 PC 3/14 JH

Mark your Calendars for the 61st Annual Meeting & Dinner

Our 61st Annual Meeting & Dinner will be held on Saturday, May 10th 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.

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.

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 understanding.

Interesting Internet Links to Check Out

Check our website for lots of information: www.niagaraschoice.org

Learn why Credit Unions are tax exempt: www.DontTaxMyCreditUnion.org

Check out great deals on a used car: www.enterprisecarslaes.com

Get your free credit report: www.annualcreditreport.com

LIKE US ON facebook https://www.facebook.com/NiagarasChoice

Upcoming Community Events

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

Sat, April 12, 2014 **Women's Expo, Tonawanda Castle, Delaware St, Tonawanda**

Tuesday, July 15, 2014 **Canal Fest Parade of the Tonawandas**

July 30- Aug 3, 2014 **Niagara County Fair, Lockport Fairgrounds**

Sunday, Aug 24, 2014 **Wheatfield Family Picnic, Fairmount Park**

Sat, Sep 6, 2014 **Kiwanis Peach Festival Parade**

Sat, Sep 27, 2014 **Hunters Hope Every Step Walk**

Rate Board

LOAN RATES

New and Used Vehicles

Rates as low as 1.25% APR*

(Model Years 2006-2014. 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%

NCUA

EQUAL HOUSING LENDER

Rates current as of 04/01/2014 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
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

Scam Artists Continue to try to Harm Consumers

Many scams continue to occur, and we advise members to be aware of the various ways that scammers attempt to gather personal information about our personal business. These include, but are not limited to, the following:

Telephone Scams: NEVER give anyone personal information; account or social security numbers, etc., over the phone. Just don't do it and save yourself some headaches. If you call the credit union to talk about your account, we may ask to verify your social security number or other information to make sure we are talking to the right person. Remember, you called us, and know it's a representative of your credit union.

Contests Winners: If you never entered a contest or lottery, don't expect to collect winnings; especially when enticed by prize gifts. Scammers also ask you to send them money (by wire, check or money order) to claim your 'prize'. The only winner when you send money to someone you don't know is the scammer receiving it on the other end.

Phishing emails and phone calls: Emails or calls may look or sound like they are from contacts you may know or do business with; but you are asked to click on a link or provide personal information. Just don't click on the link and delete the email; or hang up on the call. If there is a legitimate reason that someone needs to contact you they will reach you through more traditional means. In fact, if the subject line or caller refers to a Credit or Debit card, or your account, just contact the credit union by phone to report the incident. Our staff will help you.

Receiving a check in the mail: Counterfeit checks are out there more than ever. If it sounds too good to be true, it probably is! We have helped uncover many attempts to defraud our members. In one case, we contacted a member just before they wired funds from a bad money order to a waiting scam artist. Please share information with us if you receive an unexpected check from someone. We can help you research to determine if a check is valid.

The depositor of a check is always held responsible for a 'bad' check. By depositing and withdrawing funds you accept responsibility until a check is deemed to be good.

At the credit union, if we believe a check may be suspicious, we may refuse to accept it for deposit.

When in doubt, ask questions. It may save you a lot of time, trouble and embarrassment. Counterfeit checks must be reported to the police and that's a process to try to avoid by being alert to the circumstances surrounding the check you receive.