Great Returns

News for our member owners July 2014

Niagara's Choice CREDIT UNION

Choose to bank where you belong.

HIGH SCHOOL SENIORS HONORED

Accompanying the scholarship recipients in a photo shoot are Board members Paul Montani and Ray Granieri; with Al Frosolone (c). From left to right are Michael Dell'Isola, Shawn Moore, Christine Schulte, Catharine Boyle, Faith Schoelerman and Leah Perkins (missing from the photo are Joseph A, Corio Jr. and Noah J. Poczciwinski).

We are proud to announce the recipients of this year's scholarships, sponsored by Niagara's Choice and the Erie-Niagara Chapter of the Credit Union Association of New York. Eight high school seniors were presented awards at the Credit Union Chapter dinner meeting on May 20th, at the Restaurant on the Greens.

High School Seniors completed one application to be eligible for awards offered state-wide by the Credit Union Association of New York; area-wide by the Erie-Niagara Chapter of Credit Unions; and from Niagara's Choice Credit Union.

Catharine Boyle, graduating from Niagara Falls HS, will attend Ohio Wesleyan University, majoring in English; and then on to Law School. **Joseph A. Corio Jr**, graduating from Niagara Wheatfield HS, will attend SUNY Buffalo, majoring in Environmental Engineering. **Michael Dell'Isola**, graduating from St. Joseph's Collegiate Institute, will attend SUNY Buffalo, majoring in Electrical Engineering. **Shawn Moore,** graduating from Lockport HS, will attend SUNY Geneseo, majoring in Chemistry. **Leah Perkins**, graduating from Barker Jr/Sr HS, will attend Biola University, majoring in Multi-Cultural Studies. **Noah J. Poczciwinsk**i, graduating from Niagara Wheatfield HS, will attend Rochester Institute of Technology. **Faith Schoelerman**, graduating from Tonawanda HS, will attend SUNY Fredonia, majoring in Psychology. **Christina Schulte**, graduating from Niagara Catholic HS, will attend Hilbert College, majoring in Forensic Science.

All members of Niagara's Choice FCU, Leah Perkins was honored with an award from the Erie-Niagara Chapter Credit Unions; while all other recipients received awards from Niagara's Choice. Congratulations and good luck to all of the recipients!

IMPORTANT DATES

Friday, July 4th, 2014
Independence Day - CLOSED

Monday, Sept 1, 2014
Labor Day - CLOSED

Monday, Oct 13, 2014
Columbus Day - CLOSED

Tuesday, Nov 11, 2014
Veterans Day - CLOSED

COMMUNITY EVENTS

Tuesday, July 15, 2014
CANAL FEST
Look for us marching in the parade

July 30 - Aug 3, 2014
NIAGARA COUNTY FAIR
Stop by our booth

Sat, Sept 6, 2014
KIWANIS PEACH FESTIVAL
Marching in the parade again!

Sat, Sept 13, 2014
KIDZ n KITES ANNUAL EVENT
Veterans' Memorial Park
Town of Niagara

Sat, Sept 27, 2014
HUNTER'S HOPE EVERY STEP WALK
Como Park

"Like" us on facebook
https://www.facebook.com/NiagarasChoice

Travel light, Travel Securely.

Ask us about the Visa TravelMoney® card. It offers the convenience and security of a debit card, without the potential for disaster if your wallet is lost or stolen.

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.

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.

www.co-opsharedbranch.org

Dominique's Blog

How do we ensure that Niagara's Choice will be here for another 61 years? Millennials. As many may know, a millennial is someone born between 1980 and 2000. Millennials are going through many firsts. They're looking for their first car loan, first home, first loan, first credit card or even first checking account. We can help Millennials, as they move through the various stages of life... hoping to build a long relationship with our credit union!

"How do we get the younger generation to make the best of what our credit union offers"? This question is at the very top of my to-do list every day. How do I find out what people my age know? Well, what better way than just talking to them myself. But with everyone always texting, tweeting, posting, "liking" and taking selfies it seemed almost impossible to sit down or stop a fellow student in the hall and have them take a quick survey. Besides, who hand-writes anything anymore? So, after sitting down at Niagara's Choice's weekly marketing meetings, our marketing team decided to place the survey into SurveyMonkey.com, a survey generator website. Since this website allowed me to send the link out to anyone and everyone, I did exactly what all my friends and anyone my age would do...I took to Twitter, Facebook and texting.

Some of the results were pretty surprising, but there is one aspect in particular that stood out quite a bit. When asked if they knew the difference between a bank and credit union, 47.7% said NO. Identity crisis, right? Almost half of the people surveyed have no idea what makes a credit union so different from a bank. The answer is 'people helping people'.

Thinking back to high school there wasn't a class that really taught us about banks or credit unions. Sure we learned how to write a check, how to fill out a deposit slip and how to balance a check book, but nothing about how a credit union and bank differ. They never taught us that a credit union is not-for-profit, and actually owned by its own members. Unless a parent or someone really close to us has used a credit union, then most of us don't know that a credit union can offer: lower loan rates, no account fees, and better returns... something we can really benefit from! Most of us are working,, some part- time while we attend school.. not really making enough to deal with all the fees banks tend to hide until the last minute. Sure it makes us mad; and sure we don't really understand why we can't just cash our pay check without having to pay a $5.00 fee... and a $3.00 monthly fee for the account, but we deal with it. Why? Is it because we don't know any better? Or because we don't have the time to search out something easier or less costly? Whatever is easy and quick is what we look for. Usually the bank has a mobile app for us to use.

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As you know, the thought of putting our cell phone down for more than five minutes is pretty stressful for us millennials. Can the app check my balance? Switch money from checking to savings? How about cashing my check by taking a photo of it? Yes? Well then I'm in. Banks give us the general perception that they are everywhere. While that may be true, we could easily get the same availability from credit unions. Not many of us know that even though the ATM doesn't say Niagara's Choice we can still use it and avoid a fee. Most of us probably don't know what a CO-OP ATM is. There are 100 different ATMs within 25 miles of the 14305 zip code that a member can use to avoid a fee and they're in pretty common places; 7-Eleven, Dunkin Donuts, and other credit unions in WNY!

We, as a credit union, need to get this information out there! So I'm asking for your thoughts. Send me an email! (drestaino@niagaraschoice.org); or like us on Facebook and send us your comments. How do we educate every young individual we know? What can we do to grab the attention of the millennials?

We're people helping people, no matter what age. We're no monthly maintenance fees, 100 fee-free ATMs, friendly service all day, every day. We're where YOU belong!

Excuse the Dust... Renovations at our West Avenue Office

As many members have noticed, we are undergoing construction of a new and welcoming lobby at the West Avenue Office in Lockport. The work started right after Memorial Day, and we hope to 'cut the ribbon' before Labor Day!

We are re-locating the teller area and adding three new offices in the lobby; with anticipated completion of the work in August.

The project is being completed by workers of local firm, D. R. Chamberlain Construction.

Thank you for your continued patience as these improvements progress.

Shopping for a Vehicle?

Start with your Credit Union for that Great Deal with a Pre-Approved Loan!

Talk with one of our Loan Professionals who will do their best to make the financing process easy. Know what you can afford when you start looking for that car. van. SUV or truck!

Stop in or pick up the phone and call 284-4110, 434-4180 or 693-5140.

We'll be happy to help. That's what we're here for!

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
Get your free credit report: www.annualcreditreport.com
Enterprise Car Sales: www.enterprisecarsales.com/BuffaloUsedCars
Money as you Grow: www.moneyasyougrow.org

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%

Rates current as of 07/01/2014 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