Great Returns

News for our member owners January 2014

Niagara's Choice CREDIT UNION

Choose to bank where you belong.

Happy New Year! 2014

Celebrate the Perfect Picks Used Auto Sales Event with this special offer!

Get 1% off the current rate![1] And get rates as low as 0.25% APR.[2]

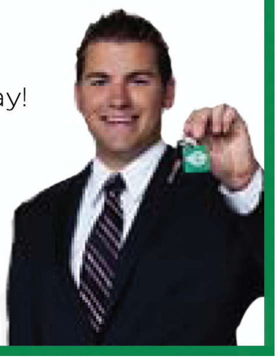
When you finance an Enterprise vehicle with Niagara's Choice FCU.

enterprise car sales

Haggle-free buying. Worry-free ownership.

December 1, 2013 – January 31, 2014

Call 716-284-4110 or visit niagaraschoice.org to get pre-approved today!



Niagara's Choice CREDIT UNION

Preview our great selection of quality used vehicles at
enterprisecarsales.com/rocbuf-offer
or call 1-866 227-7253 for the location near you.

Consumer disclosures: 1: Receive 1.00% APR off for terms up to 60 months and loans up to $20,000. Get .50% APR off for terms over 60 months and loans over $20,000.Offer valid only on Enterprise Car Sales inventory in the Buffalo and Rochester locations. Offer valid only on Enterprise vehicles purchased 12/1/13 - 01/31/14. This offer cannot be combined with any other offer. **2:** APR=Annual Percentage Rate. Rates as low as 0.25% APR for up to 36 months on 2013 and newer vehicles with AutoPay. This is a buy down rate. The amount of the buy down will not affect the price of the vehicle. Financing for qualified Niagara's Choice Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness.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. © 2013 Enterprise Car Sales.

You know your car payment but do you know your 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.

Important Dates

Monday, January 21, 2014
Martin Luther King Day

Monday, February 17, 2014
President's Day

Mark your Calendars for the 61st Annual Meeting & Dinner

Our 61st Annual Meeting & Dinner will be held on Saturday, May 10, 2014, 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.

Is Your Contact Information Current?

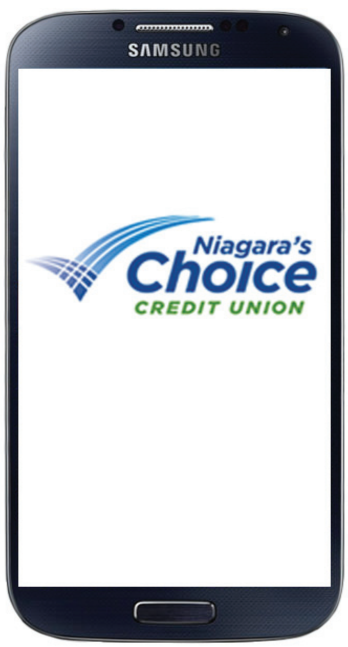
Now is a good time to make sure that your contact information is current with Niagara's Choice Credit Union. Keeping your contact information current ensures delivery of important information on your account. We require changes to be in writing for home and mailing address, e-mail address and telephone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

MasterCard Balance Transfer is Back for the Holidays

We are offering the balance transfer program again this year. When you have a balance transfer from another financial institution, we will drop your existing rate by 4.0% APR; on those balances only. Your balance transfer rate may be as low as 4.9% APR. Your special balance transfer rate will remain in effect for six months.

This will be available until January 31, 2014. Ask for details.

MasterCard rates range from 8.9% APR to 15.0% APR fixed rates on purchases and cash advances all year round. So, if you do not already have a MasterCard with us, apply now for the holidays.



New Technology for You!

Niagara's Choice FCU works hard to make our services more convenient. Mobile banking and e-statements are now available!

Mobile Banking

For our members who have internet access on their cell phones, our new application allows you to access HomeTeller, contact your branch, provides current loan rates, and gives you a listing of Shared Service Centers by region.

To log into the service on your phone, open your browser and type in: www.niagaraschoice.org/mobile

E-Statements

An e-statement is an electronic version of your monthly statement. It is formatted as a traditional bank statement, but is available as a portable document format file (PDF).

E-statements are more secure than receiving a statement via traditional mail. The statement is stored on our secure servers. Your statements are available as soon as they are generated instead of needing to wait for mail delivery.

What Your Credit Union Does To Protect You From Identity Theft

1. When in the lobby, we encourage you to please speak very softly when stating your account number, or write it on a piece of paper (and we later shred it).

2. When a member notifies us of a lost or stolen card we immediately freeze the card.

3. We notify law enforcement when a fraudulent act is committed.

4. Member Reset Code – The member sets their own reset code. If you do not have one, we ask for another piece of confidential information; this may seem bothersome, but we do it to protect you.

5. We encourage you to review your credit report periodically and sign up for Home Teller to keep an eye on your credit union account activity.

6. Address changes; when a member notifies us of an address change, we must have it in writing and have it must be signed. Once again, this is to protect you.

Identity Theft / Fraud Statistics June 2013	Data
Average number of U.S. identity fraud victims annually	11,571,900
Percent of U.S. households that reported some type of identity fraud	7 %
Average financial loss per identity theft incident	$4,930
Total financial loss attributed to identity theft in 2013	$21 billion
Total financial loss attributed to identity theft in 2010	$13.2 billion

Source: U.S. Department of Justice, Javelin Strategy & Research

Getting to Your Cash

Debit/ATM Cards

Did you know that Niagara's Choice offers numerous ways for members to have full access to accounts using a Debit/ATM card?
We understand the importance of having your money when you want it and when you need it most. Niagara's Choice Debit/ATM card is honored worldwide at all Cirrus, Pulse, MasterCard and CO-OP ATM locations.

The CO-OP ATM locations have expanded and now members may use ATMs at 7-Eleven Stores for free...no fee at all! Other locations include Kenyon's Variety and some Yellow Goose stores.

The card can also be used at many retailers such as Target, Wal-Mart, Wegmans, Tops Supermarkets, etc. These 'at-the-register' transactions will often permit a request for additional 'CASH BACK' in addition to payment for purchases and do not incur transaction fees. Don't forget to use ALL the resources available to access your money, including the locations listed above!

You can find CO-OP ATMs in these various ways:

www.co-opatm.org
Texting a Zip Code or City, State to 692667
Calling 1-888-748-3266 (1-888-SITE-CO-OP)
Download the free App:
ATM Locator CO-OP Financial Services

Cash Limit

Our cash withdrawal limit is $2000.00 per day per member. However, if you need additional funds please notify us 48 hours in advance to ensure we have enough cash available.

Niagara's Choice Fee Schedule

Fee Schedule: General Service Fees (Effective 4/1/14)

Wire Transfer (Incoming)	Free
Wire Transfer (Outgoing)	$15
Notary Public	Free
Certified Checks	$10
Corporate Check	Free
Corporate Check/Money Order Stop Payment	$15
Telephone Automated System	Free
E-Statements	Free
On-line Banking	Free
Bill Pay	Free
Personal Account	Free
DBA/Business Account per month	$5
Gift Cards	$2
Travel Cards	$5
Statement Copy	$1
Archive Statement Copy per Statement	$1
Check Returned Deposited	$15
Dormant Account (No Activity for 1 Year)	$12.50 per quarter (after 2 years)
Returned Mail	Free
Legal Compliance, Levy Restraints, etc.	$25
Excessive Electronic Transfers from Savings (Reg D)	$2.50
Assisted Transfer by Phone	Free
Lost Lien Letter	Free

Share Draft Account Fees

Returned Check	$25
Overdraft Manual Transfer from Shares	$5
Check Printing	Varies
Stop Payment	$10
Canadian Check Processing	$15
Share Draft Photocopy	$1
Account Reconciliation (per hour)	$10
Letter of Protest	$15
Check Collection Fee (Domestic or Foreign)	$25
Christmas Club Early Withdrawal	Free
IRA Rollover/Transfer Fee	Free
IRA Premature Closing (within 6 months)	$25
IRA Annual Maintenance	Free

Debit/ATM Card/Electronic Transfer/ACH Fees

ACH returned Item	$25
Stop Payment Affidavit for ACH Item	$10
Manual Transfer from Shares for Overdrawn ACH Item	$5
Foreign ATM withdraw (4 per month)	Free
Foreign ATM Withdrawal (over 4 per month)	$1.50 each
Deposits	Free
Card Replacement	$15 each
PIN Replacement	$2.50
Rush Card/PIN Order (2-business Days)	$30 (plus postage)
Foreign Transaction fee	1%
Electronic Member Payment Transfer (through Alloya)	$25

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 01/01/2014 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.

Annual Member Privacy Notice

Niagara's Choice Federal Credit Union Privacy Notice Niagara's Choice is committed to offering all members the services and products which help meet individual financial goals. Financial privacy is a top priority of this credit union. As a financial institution, we collect and use personal information about members, and we are required by law to give you this privacy notice to explain how we do this, and how we use and safeguard personal financial information. If you have any questions, please contact us at 716-284-4110. In order to provide the various services and products that are offered to members, we sometimes need to share information with various organizations or companies. Under these arrangements, we may disclose information we collect, as described below, to companies that perform services on our behalf. To protect our members' privacy, the few businesses we work with must maintain high standards of confidentiality. We do not permit any business to sell any information to third parties. **Information We collect:** Non-public information about you from some or all of the following sources: · Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income; · Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage; and · Information we receive from consumer reporting agencies, such as your creditworthiness and credit history; · Information obtained when verifying information you provide on an application or other forms. This may be from your current or past employers, or from institutions where you conduct financial transactions. Information We Disclose: We may disclose all of the information that we collect, as described above. **Who May Receive this Information:** We may disclose some or all of the information we collect to the following types of third parties: · Financial Services providers, such as mortgage processors/services; insurance agents; ATM, debit and credit card processors. · Non-financial businesses such as statement/mailing services; consumer reporting agencies; check/share draft printers; data processors, government agencies. We may also disclose non-public personal information about you to non-affiliated third parties as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Niagara's Choice FCU, we will not share information we have collected about you, except as permitted or required by law. Protecting Your Information: We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. The directors, committee members and staff of your credit union hold in confidence all transactions and information regarding members' personal affairs, except when required by state or federal law. We maintain physical, electronic and procedural safeguards that comply with federal regulations and industry practices to safeguard your non-public personal information. 01/01/2014

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 opt 4
(716) 434-4180 opt 4