Great Returns

News for our member owners November 2013

Niagara's Choice Credit Union

Choose to bank where you belong.

ACT NOW to Preserve our Credit Union and All the Ways **YOU BENEFIT!**

DON'T TAX my CREDIT UNION

Our credit union pays every tax banks pay except one: the corporate income tax. And that's because all credit unions are not-for-profit cooperatives that are owned by their members, consumers like you. As not-for-profits, credit unions return what they earn to their members in the form of lower rates on loans, higher returns on savings and lower and/or fewer fees. But **you might lose the benefits you enjoy at Niagara's Choice Credit Union** unless Congress hears loud and clear from members like you that you want us protected as part of federal tax reforms.

In fact, for every $1 of their tax exemption, credit unions return well over $10 to consumers in better rates and lower fees. That's a solid investment in our communities.

Now, some say credit unions should pay income taxes, even though it was banks (not credit unions) that took huge government bailouts.

The truth is, if credit unions were taxed and remained not-for-profits it is unlikely their members could continue to receive lower rates on loans, higher savings return, and low fees.

You might say **taxing credit unions is really a tax on 96 million credit union members**.

If the savings and service you enjoy at Niagara's Choice Credit Union is important to you, please take a moment to ask Congress to preserve credit unions' tax status as part of tax reforms occurring now. Without that, you could lose the many benefits you enjoy.

Visit **DontTaxMyCreditUnion.org** to send a pre-written email to your Member of Congress today, or call them toll-free at 877-642-4223. Simply tell them, **"Don't Tax My Credit Union!"**

UPCOMING EVENTS

Veterans Day – Closed
Monday, November 11

Thanksgiving Day – Closed
Thursday, November 28

Christmas Eve
Early Closing 12:00 p.m.
Tuesday, December 24

Christmas Day – Closed
Wednesday, December 25

New Year's Eve
Early Closing 12:00 p.m.
Tuesday, December 31

New Year's Day – Closed
Wednesday, January 1, 2014

Martin Luther King Jr Day - Closed
Monday, January 20, 2014

Like us on Facebook

https://www.facebook.com/NiagarasChoice

Did you know...
About the Shared Service Center Program?

There are many credit unions that participate in the shared service program all across the country. Whether you're at work, home, or favorite travel destination this service gives members thousands of convenient locations to perform transactions anywhere you see the swirl or CO-OP Symbol:

- Deposits
- Withdrawals
- Loan payments
- Transfer between accounts

When visiting a shared service location you will need to bring:

- Credit union name
- Your account number
- Photo ID such as a driver's license

Visit www.niagaraschoice.org and use the "Quick Link" to see what the Shared Services program has to offer you!

- Click on "Find Shared Services"
- Use the locator tools on the left
- Enter the City, State, or ZIP code (while searching Nationally)

This will show you the list of participating credit unions you can visit while away from your local credit union!

It's never too early to pick up Christmas Stocking Stuffers!

Stop in to one of our branches and save on Gift Certificates for items like:

- Regal Cinema Tickets
- Delta Sonic Car Washes
- Delta Sonic Oil Change

Take our Visa TravelMoney Card and Take a Vacation from Worry!!

Our Visa TravelMoney Card is safer than bringing cash and more convenient than using traveler's checks.

Take peace of mind on your travels.
Our Visa TravelMoney Card is your passport to a relaxing trip. That's because it provides the safety of travelers checks with the convenience of a traditional plastic card. The card isn't tied to your checking or savings accounts. So even if the card is lost or stolen, your accounts are not in jeopardy, and emergency card replacement is available. In fact, our Visa TravelMoney Card comes with zero liability protection for your security, all for a fee of $5.

Our Card is packed with benefits to assist you.
There's nothing to worry about, but plenty of advantages to enjoy. Each registered card includes 90-day purchase protection, plus travel and emergency assistance. There's even reimbursement if your luggage is lost.

Manage our Visa TravelMoney Card online.
Want to keep your purchases in line? Just go online. Our internet management tool lets you track your spending and check your remaining balance, anytime and anywhere. When you need to add funds, reload the card online in amounts from $100 to $1,000.

Accepted at merchants and ATMs worldwide.
Use the Visa TravelMoney Card to pay for flights, hotels, meals and shopping. It's usable anywhere Visa debit cards are accepted worldwide. You can also get U.S. currency or foreign local currency at ATMs as you travel.

To purchase, simply stop at any of our 5 locations today!

Niagara Falls Air Reserve Station Friends Of Family Support Association Donations

During the months of October and November we are accepting donations for the Niagara Falls Air Reserve Station Friends of Family Support Association.

We will purchase Tops and Wegmans gift cards and they will be given to families in need for their holiday meals. These families have a spouse who is currently serving our country.

Please consider donating to this worthy cause. We have containers in each of our offices or you may elect to purchase a yellow ribbon to post on our lobby wall.

Our MasterCard Balance Transfer Special is back!

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.

MasterCard rates range from 8.9% APR to 15.0% APR fixed rates on purchases and balance transfers.

Niagara's Choice Credit Union in the neighborhood...

Our booth at the "Niagara County Fair"

Our float in parade at "Canal Fest"

Breakfast with the Easter Bunny

Marching in the "Peach Festival"

Sponsoring "Restaurant Alley" at the Wheatfield Family Picnic

"Community Shredding Day" at our NT Branch

Are you interested in getting a Home Equity Loan? Come Check us out!

We offer new lower fixed rate Home Equity Loans in two different types: The **Closed-end Home Equity Loan** and the more flexible **Home Equity Line of Credit**.

The closed-end loan is similar to a mortgage in that you borrow a specific amount of money and are required to make monthly payments of principal and interest until the loan is repaid. A home equity line of credit allows you to borrow money as you need it and often involves an adjustable interest rate.

A few benefits from having a home equity loan:

- The interest you pay on a home equity loan may be tax deductible up to $100,000 or the total equity value of your home, whichever may be less.
- The interest rate on the loan tends to be lower than that on credit cards or other consumer loans.
- Whichever type of home equity loan you choose, it is flexible.

So stop by one of our five wonderful locations and speak to representative today!

PLEASE REMEMBER: There is a $5 fee if the Credit Union transfers money from one account to another to clear a check or electronic debit. There is NO charge if you do it yourself.

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 7.8% 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 10/01/2013 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.

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