

Great Returns

News for our member owners

October 2021



Choose to bank where you belong.

IMPORTANT DATES

Mon. October 11 2021
CLOSED

Thurs. October 21 2021
Virtual Annual Meeting

Thurs. November 11 2021
CLOSED

Thurs. November 25 2021
Thanksgiving Day
CLOSED

Fri. December 24 2021
Christmas Eve
CLOSED

Sat. December 25 2021
Christmas Day
CLOSED

Fri. December 31 2021
New Years Eve
CLOSED

Sat. January 1 2022
New Years Day
CLOSED



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www.facebook.com/NiagarasChoice

Mobile App



Locations available at:
www.niagaraschoice.org

SLASH



**your high interest
rate credit cards**

**NOW
EXTENDED
UNTIL
10/31/21**

NO BALANCE TRANSFER FEES

**RATE ON THESE TRANSFERS
WILL NOT INCREASE DURING
THE LIFE OF THE TRANSFER**

**5.25% APR*
FIXED-RATE
BALANCE
TRANSFER**

APR=Annual Percentage Yield. The APR on all other transactions and balances on your account will remain at the applicable rate in accordance with your credit card agreement. Speak with a NCFCU representative for more details.

2021 Virtual Annual Meeting

Due to the on-going pandemic, we will be holding our 2021 Annual Meeting via Zoom.

WHEN: Thursday, October 21st, 2021, @ 6:00 PM

WHERE: Zoom Video or Audio Call

REGISTER AT
NIAGARASCHOICE.ORG

Christmas Club News

Members who have a Christmas Club at the Credit Union will see the balance of the account automatically transfer to their Share Savings Account on October 30, 2021.

If you have questions, please contact any staff member.

Deposits may be made to your existing Christmas Club Account starting November 1, 2021 for next year.

Plan for next year's shopping now!

If you don't have a Christmas Club Account, please ask about starting one next time you visit.

HOLIDAY LOANS



**LOANS UP
TO \$1225.00**



GIFTS



STOCKING STUFFERS



FAMILY GET TOGETHERS



Employee Spotlight

Catherine Rivers

Years of Service: 7
Position: Facilities
Maintenance



Why do you like working for Niagara's Choice: My job keeps me busy and that's good!

Favorite memory at Niagara's Choice: After years of working here, I found out our former CEO, Al Frosolone, was my childhood neighbor. We never realized this until the day he retired!

Your hobbies outside of work: Going to the gym, walking, and I enjoy reading the bible.

2020-2021 BOARD OF DIRECTORS AND VOLUNTEERS

Margo Hall - President
Paul Montani - Vice President
Mary Smith - Treasurer
Peter Eodice - Secretary
Thomas Culbreth
Anthony Dell'Isola
Denise Dorato
Pam Wrobel
Paul Roman

COMMITTEE MEMBERS

Joseph Crimi
Nancy Kasprzak-Whitmore
Sharon Luskin
Scott Medole

BRANCH INFO

MAIN OFFICE*

3619 Packard Road, Niagara Falls
Mon - Fri 8:30am - 5:00pm
Sat 8:30am - 12:00pm

LOCKPORT*

260 West Avenue, Lockport
Mon - Fri 8:30am - 5:00pm
Sat 8:30am - 12:00 pm - Drive-Thru Only

N. TONAWANDA*

3577 Niagara Falls Blvd, North Tonawanda
Mon - Fri 8:30am - 5:00pm
Sat 8:30am - 12:00pm

SAWYER DRIVE*

2131 Sawyer Drive, Wheatfield
Mon - Fri 8:30am - 5:00pm

NIAGARA FALLS*

900 Main Street, Niagara Falls
Mon-Fri 9:00am - 5:00pm

NF MEMORIAL MEDICAL CENTER

621 10th Street, Niagara Falls
Mon, Wed & Thurs 7:30am - 3:00pm
Tue & Fri 6:30am - 2:00pm

Phone (716) 284-4110

www.niagaraschoice.org

mailbox@niagaraschoice.org

Telephone Banking System

(716) 284-6747 or (716) 284-4110 opt 4

*24 hour walk up or drive thru ATM

Rate Board

LOAN RATES

New and Used Vehicles
Rates as low as 2.10% APR*
(Terms up to 84 months. Rates are based on credit rating and vehicle year.)

Personal & Signature Loans
Rates as low as 7.00% APR*

Home Equity Line of Credit
Rates as low as 1.75% APR*** for 12 months

Home Equity Loan
Rates as low as 2.75% APR

All loan rates based on your credit history and the term you choose.

* These rates reflect a .25% APR discount that is applied when payments are made w/AutoPay.

MASTERCARD

Rates range from 8.90% APR to 15.00% APR based on credit history. No Annual Fee.

DEPOSIT RATES*	RATE	APY
Regular Savings	.05%	.05%
IRA Savings	.15%	.15%
Club Savings	.05%	.05%
Certificates**		
3-Month	.10%	.10%
6-Month	.10%	.10%
12-Month	.10%	.10%
24-Month	.10%	.10%
36-Month	.25%	.25%
48-Month	.50%	.501%
60-Month	.75%	.753%



Rates current as of 10/01/2021 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. ***Additional restrictions apply for the 12-month 1.75% fixed Introductory rate.