Great Returns

News for our member owners October 2014

Niagara's Choice CREDIT UNION

Choose to bank where you belong.

YOUR CHARACTER TRUMPS YOUR CREDIT SCORE

Too often, good folks are denied access to the money they need. Here at Niagara's Choice, we choose to see the person you are, not the past. When life's planned or unplanned events strike, stop in one of our branches so we can talk about getting you the loan you need.

Upcoming Events

Columbus Day - Closed
Monday, October 13

Happy International Credit Union Day!
Thursday, October 16

Veterans Day – Closed
Tuesday November 11

Thanksgiving Day – Closed
Thursday, November 27

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

Christmas Day – Closed
Thursday December 25

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

New Year's Day – Closed
Thursday, January 1, 2015

Martin Luther King Jr Day - Closed
Monday, January 19, 2015

(more on page 2, left column)

Renovate Your Ride and Receive 1% off the Current Rate!

Stop by our newly renovated West Avenue branch in Lockport on Friday, October 17, 2014 between 10am – 5pm to see our friends from Enterprise and renovate your ride.

Staff will be on hand to help you select and finance your "new to you" vehicle. Eligible loans will receive up to 1% off the current rate.

Christmas Club News

Members who have a Christmas Club Account at the Credit Union will see the balance of the account automatically transfer to their Share Savings Account on October 31, 2014. If you have any questions please contact any staff member.

Start planning for next year. Deposits can be made to your existing Christmas Club Account starting November 1, 2014. If you don't have a Club Account , ask about opening one the next time you visit the Credit Union.

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

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

- Regal Cinema Tickets - $7 & $8
- Delta Sonic Car Washes - $8.75
- Delta Sonic Oil Change - $20

What does it mean when a card is HACKED or COMPROMISED?

Hacking is the act of breaking in to a computer system where data is stored. Examples of hacking are placing a virus on someone's PC or smart phone; retrieving information from a merchant who stores credit or debit card information.

Credit and Debit card compromises occur when unauthorized individuals gain access to card information. This typically means that when a card is used at a merchant, ATM, or online, a card number, expiration date, and/or PIN may have been manually or electronically captured for the purpose of creating a counterfeit card.

Credit unions and banks use card processors to process transactions between merchants/businesses and the financial institution. When a credit union or bank receives notification from a card processor of potentially compromised credit or debit cards, we will notify members of the information provided. We take every compromise seriously. To protect your account and to ensure that the card information cannot be used to make fraudulent purchases, we may restrict the affected card. We understand this causes major inconvenience to members, so we may offer you the option to monitor card activity and replace the card at a time that is convenient for you. Members need to understand that the credit union does not provide card information to anyone. When a purchase or ATM withdrawal is made, the possibility exists that someone (hackers or fraudsters) may obtain card data information illegally.

Credit or debit card fraud may also happen when consumers give their card number to unfamiliar individuals; when cards are lost or stolen; when mail is diverted from the intended recipient and taken by criminals; or when dishonest employees of a business copy the cards or card numbers of a cardholder.

Protect yourself and your information by checking your account on-line or reviewing your statements as soon as they are received to ensure you see only transactions that you authorized. If you see something you did not do or authorize, report it immediately to the Credit Union. We'll do our part to protect your assets - which may include issuing you a new card. It will be easier with your help.

Dominique's blog

Establishing a Credit History

by Dominique Restaino

My first credit card! Something I've thought about since the moment I turned 18. Eager to establish credit, I started applying for every credit card that came my way. From online offers to college student cards to bank credit cards and even store credits, I tried everything! But I kept getting the same response "INSUFFICIENT CREDIT HISTORY".

How was I supposed to build credit when no one would give me a chance? Some companies offered a secured credit card or cosigner on the card, but neither of those were feasible for me. I didn't have $500 to set aside to be secured or a cosigner to sign on with me.

Eventually I gave up. "I guess I'll just wait until I'm 21" was my motto. Fast forward a few years. I'm sitting in front of an MSR at Niagara's Choice Credit Union. I was filling out another credit card application. After submitting all the information they needed, the credit check came back with the same haunting words "INSUFFICIENT CREDIT HISTORY."

This time it wasn't the end of the road! I received a credit card! Sure, it was a low limit, but it was unsecured. Perfect for someone just starting out, like me. The limit wasn't anything I couldn't pay back and the interest rate wasn't overwhelming. Now I can keep building my credit without getting too deeply in debt.

I like being able to bank where I belong!

Niagara's Choice Credit Union in the Neighborhood

These are photos of us in the community...

Come join us at the Grand Re-opening of our Lockport Office on October 14 - 17th; and you may see yourself in the next community events collage.

Notice of Abandoned Property

The members listed here have not had any activity and their accounts are considered abandoned under New York State law. We have been unsuccessful in trying to contact them.

If you know how we can reach any of these individuals, please call Sharon DiPasquale (716-693-5140, ext 251) or Nora Smith (716-434-4180, ext 330).

Michael Beckwith
Albert W. Harvey
Adrienne M. La Liberty
Brian P. McDonough
Joan T. Morgan
Mearl Patterson
Alfonso D. Perry
Maria J. Puglisi
Lisa Rybicki-Dionne
Stephanie L. Torge
John A. Weich

Traveling with your Credit or Debit Card?

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.

Rate Board

LOAN RATES

New and Used Vehicles

Rates as low as 1.25% APR*
(Terms up to 84 months. Rates are based on credit rating)

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 10/01/2014 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