

Great Returns

News for our member owners

October 2018

Holiday Loans

Let Niagara's Choice help make your holidays special for you and your family!

The holiday season is all about spending time with family and friends. Let us help relieve the stress of the holidays. Use our low interest Holiday loan for travel expenses, gifts, or even for your family get togethers!

Available November 1st 2018

Apply online or call a Member Service Representative at (716) 284-4110 today!

Loans up to \$1,225.00



Choose to bank where you belong.

IMPORTANT DATES

Monday, October 8, 2018

Columbus Day - CLOSED

Sunday, November 4, 2018

Daylight Savings Time Ends
(Turn Clocks Back 1 Hour)

Monday, November 12, 2018

Veterans Day (Observed)
CLOSED

Thursday, November 22, 2018

Thanksgiving Day - CLOSED

Monday, December 24, 2018

Christmas Eve
Closing at 12 Noon

Tuesday, December 25, 2018

Christmas Day - CLOSED

Monday, December 31, 2018

New Years Eve
Closing at 12 Noon

Tuesday, January 1, 2019

New Years Day - CLOSED



Stay up to date, check out fun and interesting information by liking us on Facebook!

www.facebook.com/NiagarasChoice

Download our app



Locations available at:
www.niagaraschoice.org

Niagara's Choice is always looking for professional, and talented team members!

We offer an excellent benefits and compensation package.

In addition to competitive salary, we're proud to offer you:

- Medical & Dental benefits
- 401(k) retirement plans
- Generous paid time off (PTO), plus paid holidays
- Education reimbursement
- Business casual dress policy

Apply online at niagaraschoice.org/careers

Niagara's Choice Federal Credit Union provides equal employment opportunities (EOE) to all employees and applicants for employment without regard to race, color, religion, sex, national origin, sexual orientation, age, disability or status as a Vietnam veteran or special disabled veteran in accordance with applicable laws.



Holiday Stocking Stuffers!

Regal Cinemas: \$9.00

Delta Sonic car wash: \$11.25

Visa Pre-Paid gift cards*

Visit www.niagaraschoice.org/services/member-services for more holiday stocking stuffers!

*Subject to change. Visa cards have a \$3.75 fee.

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 31, 2018. If you have questions, please contact any staff member.

Deposits may be made to your existing Club Account starting November 1, 2018 for next year.

Plan for next year's shopping now! If you don't have a Club Account, please ask about starting one next time you visit the Credit Union!



Niagara's Choice is now accepting College Scholarship Applications

Niagara's Choice Credit Union is offering college-bound high school seniors the opportunity to compete for statewide college scholarships. Scholarships will be awarded ranging from \$250 to \$1,500 and may be used at a two- or four-year accredited educational institution.

Students can take advantage of this opportunity by completing three simple steps:

1. Stop in at any Niagara's Choice branch to request a scholarship application form, or visit niagaraschoice.org to download an electronic application. If the student is not a member of Niagara's Choice, he/she can request a membership packet as well.
2. With one application, a student is eligible to receive a scholarship from either the New York Credit Union Association; Erie-Niagara Credit Union Chapter, or Niagara's Choice FCU.
3. Complete the application form and required essay and obtain the required transcripts, along with the signature of a parent or guardian.
4. Return the completed application and supportive materials to Niagara's Choice no later than January 4, 2019.



2018 Scholarship Winners

Winners will be announced in May.

For more information about this scholarship program, contact the credit union by calling (716) 284-4110 or emailing drestaino@niagaraschoice.org

Employee Spotlight



Jamie Batten

Years of Service: 11

Position: Teller

Why do you like working for Niagara's Choice?: I like working at the credit union because I get to see our members and I get to help them each day. Also I work with great coworkers that have become family.

Favorite memory at Niagara's Choice: My favorite memory at the credit union is when we went on our first food truck trip!

Your hobbies outside of work?: My main hobby outside of work is being a mom. My kids take up most of my time. But when I do have a free moment I like to shop.

Retiring Board Members with nearly 80 years combined service

Thank you Pat and Wally for your many years of service as board members of Niagara's Choice



Pat McCune

Treasurer

1974-2018

44 Years



Wally Gawoski

Board Member

1983-2018

35 Years

Pat and Wally have been with Niagara's Choice through our many mergers, name changes, and exciting times. They have both showed extreme dedication to the credit union with their years of service, participation in community events, credit union conferences, and attending board/committee meetings. Most recently Pat has been a chairman on our Annual Charity Golf Outing as well!

"Your commitment and dedication to the credit union has enabled us to grow and provide the many services that we have now to help enhance our member's financial needs."

On behalf of everyone at Niagara's Choice, a BIG THANK YOU!"

- Jerry Petito, Board President

Niagara's Choice Auto Rate Match or Beat

Did you know:

Every 1% reduction in APR
saves you over \$500 on a
\$10,000 loan for 60 months

**Lower your monthly car
payment by switching to
Niagara's Choice!**

It's easy to apply!

**Stop into a branch
today, or apply online**

www.niagaraschoice.org

NEW & USED AUTO LOANS

RATES AS LOW AS 2.10% APR!*

*APR=Annual Percentage Rate. Loan Eligibility and membership required. Existing members must be in good standing. Current Niagara's Choice Loans are not eligible for refinance. Your vehicle may impact the rate granted. Credit terms vary based on individual applicant's credit worthiness. Standard underwriting guidelines apply.

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.

According to New York State's Abandoned Property Law, accounts that have had no activity for a period of one year are considered dormant. Accounts that have no activity for three years are considered abandoned.

The quarterly posting of dividends is not considered activity according to this law. Consequently, all financial institutions in New York are required to remit abandoned funds to the State of New York Taxation and Finance Department.

If you know how we can reach any of these individuals, please call Denise Morreale at (716) 284-4110 x204.

Adam N Richards	Eric Cassick	Kesey Sargent	Michael J Crooks
Alison M Dickerson	Gene Metzinger	Lynette A Maggard	Raelene E Robinson
Amado F Abaya	Jeffrey Bernhard	Madeline C Habuda	Ronald L Martin
April Lund	Jerzy Kieres	Mary K Crooks	Tremell R Jordan
Emily R Carr	Kelly A Farewell	MaryLou Shewan	Tyler M Kramer
		Verne F Hout	

2018-2019 BOARD OF DIRECTORS AND VOLUNTEERS

Gerard Petito - President
Margo Hall - Vice President
Mary Smith - Treasurer
Peter Eodice - Secretary
Thomas Culbreth
Anthony Dell'Isola
Paul Montani
Paul Roman

COMMITTEE MEMBERS

Joseph Crimi
Michael DelGobbo
Nancy Kasprzak-Whitmore
Sharon Luskin
Scott Medole

BRANCH INFO

MAIN OFFICE*

3619 Packard Road, Niagara Falls
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm
Phone (716) 284-4110

LOCKPORT*

260 West Avenue, Lockport
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00 pm
Phone (716) 434-4180

N. TONAWANDA*

3577 Niagara Falls Blvd, North Tonawanda
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm
Phone (716) 693-5140

SAWYER DRIVE*

2131 Sawyer Drive, Wheatfield
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Phone (716) 923-1466

NIAGARA FALLS*

900 Main Street, Niagara Falls
Mon-Fri 9:00am - 5:00pm
Phone (716) 284-4110

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

Thank A Vet

Niagara's Choice offers a 1% discount on auto, and personal loans to all Niagara County Thank A Vet members!

Please be sure to bring your Niagara County Thank A Vet photo ID card.



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 8.00% APR*

Home Equity Line of Credit
Rates as low as 2.75% APR for 12 months

Home Equity Loan
Rates as low as 4.00% 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 10/01/2018 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.