

Great Returns

News for our member owners

October 2015



Choose to bank where you belong.

Check Out Our Brand New Website



We have a brand new website! This new site has some awesome new features; including:

- Login to online banking right from our home page
- Sign up to receive your Newsletter electronically
- Start the process of applying for a loan

The new website offers new resource pages. You will find things like:

- Our business hours
- Identity theft information
- Fun financial games for children
- Information on lost/stolen credit or debit cards
- Helpful information on credit reports
- And SO much more!

We offer you a sleek and easy website. With so many new features and simpler navigation it only makes choosing to bank online that much easier.

Check it out! Let us know what you think.

Want to see your name in lights ... or at least on the Niagara's Choice website?! E-mail us your review about the new site, or a recent service you have had with us, and we might just feature it in our new Testimonials section.
(E-mail: mailbox@niagaraschoice.org)

IMPORTANT DATES

Monday, October 12, 2015
Columbus Day - CLOSED

Happy International
Credit Union Day!
Thursday, October 15, 2015

Wednesday, November 11, 2015
Veterans Day - CLOSED

Thursday, November 26, 2015
Thanksgiving Day - CLOSED

Thursday, December 24, 2015
Christmas Eve - CLOSING AT NOON

Friday, December 25, 2015
Christmas Day - CLOSED

Thursday, December 31, 2015
New Year's Eve - CLOSING AT NOON

Friday, January 1st, 2016
New Year's Day - CLOSED

Monday, January 18, 2016
Martin Luther King Jr Day - CLOSED



www.facebook.com/NiagarasChoice

See what your credit union
has been up to on Facebook.
Enter our contests for cool
prizes, fun facts, updates, and
awesome money saving tips!

Please note the bonus point program expires this month. Don't miss out on your final days to earn your points. Redeem points for valuable merchandise and travel awards at www.ScoreCardRewards.com or call 800-854-0790. Login today to view your current points balance and redemption options! You will be able to redeem your points through December 31st.

Attention High School Seniors:

2016 Scholarships applications will be available at all
5 locations starting December 1st

For more information see page 2



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 30, 2015. 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, 2016. If you don't have a Club Account, ask about opening one the next time you visit the Credit Union.

2016 Scholarship Program

Niagara's Choice Credit Union is again participating in the statewide scholarship program sponsored by the New York Credit Union Association. High School seniors who are members of NCFCU, graduating in June with plans to attend a two or four year accredited educational institution for the first time in Fall 2016, are eligible to apply for several scholarships (NYCUA, Erie-Niagara Chapter, & Niagara's Choice) with one application being completed.

Applicants will be judged based upon academic achievements, extracurricular and community activities and the quality of written essays.

The deadline to return applications to the Credit Union is Friday, January 15, 2016.

Going out of Town with your Credit or Debit Card in your Wallet?

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.

Call us at 284-4110

WHAT TO CONSIDER

When Shopping for a Vehicle

Vehicles on average **LOSE 47%** of their value after **3 YEARS**

Buying a vehicle 2-3 Years Old avoids a lot of depreciation and is a **{SMARTER INVESTMENT}**

FIRST BUDGET

Many times we purchase on emotion and are left with stressful monthly payments. Setup your budget first and then start shopping.

THEN SHOP

Once your budget is set, you can shop for vehicles that fit within your budget.

TEST DRIVE DIFFERENT VEHICLES

It's okay to take your time, this is a big decision.

80% of car buyers buy something different than what they came in to buy.

Hire a mechanic to inspect the vehicle.

It is worth the minimal investment over the life of the vehicle.

GET A GREAT RATE ON YOUR LOAN.

1% =

Get pre-approved with a low rate auto loan.

Know that every 1% reduction in APR saves you over \$300 on a \$12,000 loan for 60 months.

Niagara's Choice Federal Credit Union along with our wealth manager Jim Primiano will be sponsoring a Social Security complimentary workshop on:

How to Maximize your Social Security Benefits.

If You are thinking of Retirement, Then You Must Think Social Security!

When: Wednesday, October 28th, 2015

Time: 3:00 PM and 6:00 PM

Where: Holiday Inn Express

10111 Niagara Falls Blvd, Niagara Falls, NY 14304

Do not miss this opportunity to learn little known strategies to help you maximize your Social Security benefits and answer these questions:

- How much will I receive in Social Security benefits?
- When is the best time to apply?
- How can I make the most of my Social Security benefits?
- Will Social Security be there for me?
- What is a SS Switch Strategy?
- Will I need more than Social Security to live comfortably during my retirement?

SEATING IS LIMITED so call 646-1515 **TODAY** to reserve your seat!

Nothing is sold at these educational workshops

RBO 42 Lake Street, 2nd Floor, Suite 1 Hamburg NY 14075

Securities and investment advisory services are offered through NEXT Financial Group, Inc.

Member FINRA/SIPC. Niagara's Choice Federal Credit Union is not an affiliate of NEXT Financial Group, Inc. Neither NEXT Financial Group, Inc. nor the representatives offer legal or tax advice



My First Car



There is a lot that goes into buying your first car. Honestly, I had no idea there was so much. The thoughts of leasing vs buying, and new vs used all flooded my head for months. What are the pros? What are the cons? Being young and still in college, a new car was not really a smart money option for me. I decided to start looking into used.

How much could I spend? How much can I afford to spend? How long should I take out my car loan for? What would my payments be? I sat down with a Member Service Representative at Niagara's Choice and began figuring out my budget. We figured out how much I could take out without over stretching my budget. With my pre-approval amount set it was time to shop!

After a few months of hunting, I finally found the perfect car. Reliable? Check! Low mileage, and good on gas? Check and check! Having the pre-approval made the purchase go really smoothly. Niagara's Choice was able to help me get a great car and not hurt my budget.

What Have We Been Up To....



We had a blast at our 2nd Annual Charity Golf Outing benefitting Niagara Hospice



Some of our employees worked on a Habitat for Humanity site



Niagara County Fair 2015!



Canal Fest Parade 2015!



Peach Fest Parade 2015!

It's never too early to start shopping for Christmas!



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

Is your Account Information Up to Date?

It's always good to make sure that your contact information is current with Niagara's Choice Credit Union. Keeping this 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. Don't forget to provide your cell number too!

Interesting ID Fraud Links to Check Out

Federal Trade Commission www.identitytheft.gov
 N.Y. DOS Consumer Protection www.dos.ny.gov/consumerprotection
 Attorney General of NYS www.ag.ny.gov/consumer-frauds-bureau/identity-theft
 Check your Credit Report www.annualcreditreport.com/index.action

Interesting Kids Links to Check Out

Make Your Money Matter www.makeyourmoneymatter.org/
 Money As You Grow www.moneyasyougrow.org/
 Rich Kid, Smart Kid www.richkidsmartkid.com/index.html
 Practical Money Skills www.practicalmoneyskills.com/games/trainingcamp/

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 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 10/01/2015 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 to earn a dividend on all but Youth accounts. **Minimum certificate deposit is \$500. Certain penalties apply if funds are withdrawn prior to certificate maturity.

2015 BOARD OF DIRECTORS AND VOLUNTEERS

Gerard Petito, President
 Raymond Granieri, V. Pres.
 Pat McCune - Treasurer
 Peter Eodice - Secretary
 Wallace Gawoski
 Margo Hall
 Jerry Houle
 Paul Montani
 Paul Roman

COMMITTEE MEMBERS

Thomas Culbreth
 Michael DelGobbo
 Anthony Dell'Isola
 Pam Harvey
 Sharon Luskin
 Renee Roberts
 Mary E. Smith

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