

Great Returns

News for our member owners

October 2016



Choose to bank where you belong.

Buying or recently bought a newer car?



Hurry! Offer ENDS
October 31st

1/2% Cash Back
on new or refinanced
Auto/Motorcycle Loans

Refinancing of existing Niagara's Choice loans not eligible for
this promotion.

IMPORTANT DATES

Monday, October 10, 2016
Columbus Day - CLOSED

Thursday, October 20th, 2016
Happy International Credit Union
Day!

Sunday, November 6th, 2016
Daylight Savings Time Ends
(Turn Clocks Back 1 Hour)

Friday, November 11, 2016
Veterans Day - CLOSED

Thursday, November 24, 2016
Thanksgiving Day - CLOSED

Saturday, December 24th, 2016
Christmas Eve - CLOSED

Monday, December 26th, 2016
Christmas Day Observed -
CLOSED

Saturday, December 31st, 2016
New Year's Eve - CLOSED

Monday, January 2nd, 2017
New Year's Day Observed -
CLOSED

Monday, January 16th, 2017
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!

2017 Scholarship Program



*Details inside

Members.Matter.

System Upgrade

Due to an upgrade, our systems will temporarily be unavailable beginning Saturday 10/22 at 12pm through 10/23. While we don't anticipate it taking the entire weekend, we are unable to estimate an exact time frame. Please check back periodically for service. Services impacted may include – Online and mobile banking, telephone banking and debit card transactions.

Is Your Contact Information Current?

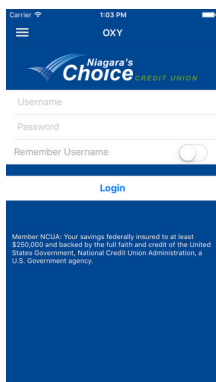
Now is a good time to make sure that your contact information is current with Niagara's Choice Credit Union. Keeping your contact information current ensures delivery of important information on your account. We require changes to be in writing for home and mailing address, e-mail address and telephone numbers.

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

Niagara's Choice is Mobile!



Check account balances, pay your bills, make transfers, and so much more. All right from your smartphone.

1. In the App Store or Google Play search "niagaras choice".
2. Download the app.
3. Using your Online Banking information, log into the app.
4. Choose to register your device by e-mail or online.

Niagara's Choice Accepting College Scholarship Applications Through Dec. 30, 2016



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.
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 December 30, 2016.

There is no fee for submitting an application, *but applicants MUST be:*

- members of Niagara's Choice Credit Union;
- college-bound high school seniors at the time of application; and
- attending either a two- or four-year accredited educational institution for the first time in the fall of 2017.

In early spring, applications will be judged against other submissions statewide. 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



Nora Smith

Years of Service: 25

Position: Special Projects Manager

Why do you like working for Niagara's Choice?: Our Board of Directors, and Senior Management truly care about staff and go out of their way to let them know.

What is your favorite memory at Niagara's Choice?: The remodel of our Lockport Office!

What are your hobbies outside of work?: Family, most of all my grandchildren. I am also a member of All Saints Parish Education Committee, Respect for Life Coordinator, and Ladies AOH.

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, 2016. If you have questions, please contact any staff member. Deposits may be made to your existing Club Account starting November 1, 2016 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.

**Don't have a
Christmas Club Account?
Ask about our
2016 Christmas Loans**

Up to \$1,225⁰⁰!

**Stop in or call any of our 5 locations
for details**



What Have We Been Up To....



**3rd Annual Charity Golf Outing benefiting
Family and Children Services**

Niagara County Fair 2016!



Canal Fest Parade 2016!



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 movie tickets: \$8.50
Delta Sonic car wash: \$10.25
Delta Sonic oil change: \$20.00
Visa Pre-Paid Gift Cards (fee of \$2.00)



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 Nora Smith (716-434-4180, ext 330) or Joan Cardamone (716-923-1466, ext 307)

Emily Pietak
Diane Joseph
Eugene Williams
Thomas Henry

Jason Corwin
John P. Drennan
April Raab
Scott E. Edwards

Howard Irish
Mary A. Adams
Angelo Morock
Kevin Pofi

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	.10%	.10%
Share Draft (checking)	.03%	.03%
IRA Savings	.50%	.501%
Club Savings	.10%	.10%
Certificates**		
3-Month	.25%	.25%
6-Month	.25%	.25%
12-Month	.25%	.25%
24-Month	.25%	.25%
36-Month	.50%	.501%
48-Month	.75%	.753%
60-Month	1.00%	1.005%



Rates current as of 10/01/2016 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.

2016 BOARD OF DIRECTORS AND VOLUNTEERS

Gerard Petito - President
Margo Hall - Vice President
Pat McCune - Treasurer
Peter Eodice - Secretary
Thomas Culbreth
Anthony Dell'Isola
Wallace Gawoski
Paul Montani
Paul Roman

COMMITTEE MEMBERS

Joseph Crimi
Michael DelGobbo
Sharon Luskin
Mary E. Smith

BRANCH INFO

MAIN OFFICE

3619 Packard Road, Niagara Falls
Lobby & Drive Thru
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, Lockport
Lobby & Drive Thru
Monday - Wednesday 8:30am - 5:00pm
Thursday - Friday 8:30am - 5:30pm
Saturday 8:30am - 12:00 pm
24hr Drive-Up ATM
Phone (716) 434-4180

N. TONAWANDA

3577 Niagara Falls Blvd., North Tonawanda
Lobby & Drive Thru
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, Wheatfield
Lobby & Drive Thru
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, Niagara Falls
Lobby & Drive Thru
Monday-Friday 9:00am - 5:00pm
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