

Great Returns

News for our member owners

October 2017



Choose to bank where you belong.

Congratulations Al!

Al Frosolone is retiring from Niagara's Choice this coming New Year, after 27 years of service.

Al started his journey with Niagara's Choice in October of 1990 when Niagara's Choice was still OxyChem Niagara Federal Credit Union.

Al served on the NYCUA Board of Directors from 2001 to 2017, as well as serving as Chairman from 2009 to 2011. Al is a past president of the Association's Niagara chapter, past board member of UsNet (shared branching) company, and past trustee for the New York Credit Union Foundation.

Al has served the community in many ways outside of the credit union movement as well. He is involved in organizations such as St. Vincent de Paul, Knights of Columbus, St. Mary's Hospital Board of Associates, and Lewiston Kiwanis.

Thank you Al for your dedication and service throughout the years!



IMPORTANT DATES

Monday, October 9th, 2017
Columbus Day - CLOSED

Thursday, October 19th, 2017
Happy International Credit Union Day!

Sunday, November 5th, 2017
Daylight Savings Time Ends
(Turn Clocks Back 1 Hour)

Friday, November 10, 2017
OPEN

Saturday, November 11, 2017
Veterans Day - CLOSED

Thursday, November 24, 2017
Thanksgiving Day - CLOSED

Monday, December 25th, 2017
Christmas Day - CLOSED

Monday, January 1st, 2018
New Year's Day - CLOSED

Monday, January 15th, 2018
Martin Luther King Jr. Day - CLOSED

Monday, February 19, 2018
President's Day - CLOSED



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

www.facebook.com/NiagarasChoice

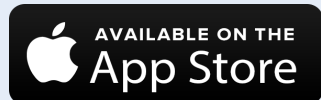
Mobile App



Locations available at:
www.niagaraschoice.org

Ways to avoid the Assisted Transfer by Phone Fee

Services include:
Online Banking
Mobile Banking
ATM Transfers
Audio Telephone Banking



visit
www.niagaraschoice.org
or call
(716) 284-4110 option 4

Mobile Alerts



Niagara's Choice is now offering Mobile Alerts for your Debit and Credit Cards!

You can conveniently register from your online banking login.

Through the site, you can choose to receive text or email alerts on the account activity that is most important to you.

- Avoid fees for late payments or overdraft charges
- Monitor transactions made out of the U.S. or at specific merchants like gas stations
- Monitor your children's purchasing activity
- Monitor real-time transactional or account change activity on your accounts

Set up multiple destinations for text and email alerts, you can enjoy the flexibility of managing your alert preferences by modifying or deleting alerts anytime you want.

For more information please visit:
<https://niagaraschoice.org/services>

Please Note:

We've made changes to our fee schedule effective 1/1/2018:

Fee Description	Current	Effective 1/1/2018
Account Reconciliation (per hour)	\$10.00	\$15.00
ACH Stop Payment	\$10.00	\$15.00
Assisted Transfer by Phone	Free	\$1.00 per transfer
Canadian Check Processing	\$15.00	\$25.00
Corporate Check/Money Order Stop Payment	\$15.00	\$20.00
Dormant Account (No Activity for 1 Year)	\$12.50 per quarter (after 2 years)	\$25 per quarter (after 2 years)
Gift Cards	\$2.00	\$3.75
Legal Compliance, Levy Restraints, etc.	\$25.00	\$50.00
Money Order (\$1,500 or less)	\$0.50	\$1.00
Returned Deposited Check	\$15.00	\$20.00
Returned Mail	Free	\$2.00 per item
Rush Debit Card (2-Business Days)	\$30.00 (plus the cost of postage)	\$45.00
Statement Copy	\$1.00	\$2.00
Personal Draft Stop Payment	\$10.00	\$15.00
Wire Transfer (International)	\$25.00	\$50.00
Wire Transfer (Outgoing)	\$15.00	\$20.00

Niagara's Choice Accepting College Scholarship Applications Through January 5th, 2018

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 January 5, 2018.

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 2018

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

Our Partners

Bernard Benson - Hunt Real Estate

Important Home Selling Tips

- Crank up the curb appeal** - Pull weeds, rake leaves and trim overgrown shrubs,
- Paint** - A fresh coat of neutral paint will make your home appear larger, brighter and more appealing.
- Make repairs** - Fix things like leaky faucets and sticky cabinets, replace old screens, etc. Minor repairs add up in the mind of a potential buyer.
- Rearrange** - Make sure your furniture placement allows easy traffic flow. If you have too much furniture, rent a portable storage device to hold things. If you don't have enough furniture, borrow or rent.
- Pack up** - Remove personal items and portraits. Less is always more. The less clutter and knickknacks you have lying around, the more potential buyers will be able to see what it offers.
- Organize** - When your house is meticulously organized, buyers can envision themselves living a stress-free life in your home.
- Clean** - Clean every inch of your house, make sure windows and floors sparkle. If your carpet appears old and stained, consider replacement. Eliminate any offensive odors. Clean homes sell! Turn on the lights.
- Temperature** - Potential buyers want to be comfortable when touring your home. Keep it warm if freezing outside, keep it cool if hot outside.
- Keep it ready to show** - Keep your home in tip-top shape. Each room should have nice flow and be clean/clutter-free. Help buyers envision themselves and their things in a room.

For more Real Estate Tips visit my website at berniesellshomes.com

Bernard Benson - Licensed Real Estate Salesperson
716 510-0774
Hunt Real Estate ERA -
Military Veteran

Scott Medole - Emerling Agency, EMS Group

I started saving Niagara's Choice FCU members money on their auto/home/cycle/boat insurance going back to 1991 when the credit union was located on Buffalo Avenue. Saving money for credit union members and making sure they've the right coverage has been my goal over the past 25 years. I still remember the founding father of the credit union Nino Montani telling me, "You do what's best for the credit union member not what's best for you or you will be out of here!"

The credit union has arranged to make it easy for members to obtain the insurance they need for their auto/home/boat/umbrella at special program rates. You will be offered coverage with one of the most trusted names in insurance - Travelers! You will have myself as your local insurance agent to assist you with quotes, claims, service over the phone or at one of the many credit union locations and I still do it the "old-fashion" way and meet with you at your home!

This credit union member benefit is strictly voluntary. If you decide to participate I will give you a free, no-obligation quote. If you like the quote we will meet and start the process of saving you money and if you want the credit union will automatically deduct your insurance premium from your account.

Call Scott today!

Office: (716) 932-3004

Cell: (716) 390-6076

Jim Primiano - Primiano Financial

Take the uncertainty out of retirement

Many people are faced with the dilemma of determining when they can retire. As the Wealth Manager here at Niagara's Choice, I have been helping people navigate through these times for well over a decade. Whether you are currently retired, have an old 401k plan, or reviewing pension options I can help. As a member of the credit union you will receive the value added benefit of a no obligation, no pressure and completely complimentary financial review.

Your review will consist of several steps.

The first step will be a gathering information specific to your current situation.

The second step will be reviewing your personal goals and objectives.

The third step will be creating a financial plan that is custom tailored to you individually.

Being a Certified Financial Education Instructor helps me explain your plan to you with a simple and retainable approach.

People don't plan to fail they fail to plan.

Call me today at 646-1515 for your complimentary consultation to implement your plan.

James Primiano
Wealth Manager

www.PrimianoFinancial.com 716-646-1515 .
JPrimiano@PrimianoFinancial.com

Securities and investment advisory services are offered through NEXT Financial Group, Inc. Member FINRA/SIPC. Primiano Financial and Niagara's Choice Federal Credit Union are not affiliates of NEXT Financial Group, Inc. Not FDIC/NCUSIF Insured. Not Credit Union Guaranteed. May lose value.

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, 2017. If you have questions, please contact any staff member. Deposits may be made to your existing Club Account starting November 1, 2017 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
2017 Christmas Loans**

Up to \$1,225⁰⁰!

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



Employee Spotlight



Sandra Burdick

Years of Service: 14
Position: Teller

Why do you like working for Niagara's Choice?: I like taking care of the members and putting smiles on their faces when they are having a bad day! It's a nice place to work and all coworkers are great to work with!

What is your favorite memory at Niagara's Choice?: I was helping a member she was so happy for the time I took to take care of her and explain to her all the options she had. She went right to the CEO about me, it felt so nice being needed and appreciated! Also, the time I told everyone I won the lottery!

What are your hobbies outside of work?: Being at home relaxing, watching TV, playing games, shooting pool on a Saturday night.

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

Alexandrea Fowle Amanda L Coleman Anthony C Gabby Brian F Redanz
Cheryl L Brunett Emma K Holahan Harry Pippens Jeffrey B Lobur Jillian G Lorkowski
June Morrison Lovestine D Malone Mark Lislie Michael McMahon Paul H Anderson
Paul Henning Rajvinder Singh Rhonda Parker Robert Berry Robin B Norwich Ryan Caisse
Teresa DeMartino Todd P Fragale



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: \$2.00

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 1.50% APR*

(Terms up to 84 months. Rates are based on credit rating and vehicle year.)

Personal & Signature Loans

Rates as low as 7.80% APR*

Home Equity Line of Credit

Rates as low as prime +0% APR

Home Equity Loan

Rates as low as 3.75% 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	.25%	.25%
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 10/01/2017 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.

2017-2018 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
Nancy Kasprzak-Whitmore
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