



Holiday Loans Are Coming to Town!

Make your list, and check it twice. We'll take your budget from naughty to nice!

- Loans up to \$1225
- 12 month term
- Great Low Rate

 Federally Insured by NCUA

Important Dates

Monday Oct. 9th, 2023
Indigenous People's Day
CLOSED

Friday Nov. 10th, 2023
Veteran's Day Observed
CLOSED

Saturday Nov. 11th, 2023
Veterans Day
CLOSED

Thursday Nov. 23rd, 2023
Thanksgiving
CLOSED

Saturday Dec. 23rd, 2023
Christmas Day Observed
CLOSED

Monday Dec. 25th, 2023
Christmas Day
CLOSED

Monday Jan. 1st, 2024
New Year's Day
CLOSED



CHRISTMAS CLUB TRANSFERS

NOVEMBER 1ST,
2023

Mobile App



Employee Spotlight



Josh Lester

Position: VP of IT

Years of Service: 6 years

Favorite Memory at Niagara's Choice:

"I remember shortly after I started working, I participated in the Electric Lights Parade in Niagara Falls. It was a very cool moment not only seeing all the floats, but realizing how close we are with the community we serve and hearing nothing but positive remarks".



Why do you like working for Niagara's Choice:

"Niagara's Choice really embraces you to be yourself and has fostered that into our work culture. There are always friendly faces day in and day out and it makes working here and serving our members and community much more rewarding".

Your hobbies outside of work:

"In my spare time, I love to hang out and play with my 2 kids as well as learning game development".



Current Rates

Loans

New and Used Vehicles

Rates as low as 5.20% APR*
(Terms up to 84 months)

Shared Secured

Rates as low as Share Account Rate + 1.00% APR*
(Terms up to 60 months)

Promotional rate subject to change

Personal and Signature Loans

Rates as low as 10.80% APR*
(Terms up to 60 months)

Home Equity Loan

Rates as low as 5.55% APR*
(Terms up to 180 months)

Home Equity Line of Credit

Rates as low as Prime + 0% APR*

All loan rates based on credit history and term you choose.

*These rates reflect a .25% APR discount that is applied when payments are made with auto pay.

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%

Branch Info

Main Office

3619 Packard Rd, Niagara Falls
Mon-Fri 8:30am-5:00pm
Sat 8:30am - 12:00pm

Lockport

260 West Avenue
8:30am-5:00pm
Sat 8:30am -12:00pm
(drive thru only)

North Tonawanda

3577 Niagara Falls, Blvd
8:30am - 5:00pm
Sat 8:30am-12:00pm

Wheatfield

2131 Sawyer Drive
Mon-Fri 8:30am - 5:00pm

Niagara Falls

900 Main St
Mon-Fri 9:00am - 5:00pm

NFMCC

621 10th Street, Niagara Falls
Mon-Fri 8:00am - 4:00pm

Contact Us:

Phone 716.284.4110
www.niagarschoice.org
mailbox@niagarschoice.org

Telephone Banking

716.284.6747 or
716.284.4110 option 4

24 Hour walk up or drive thru ATM available at all locations

2023 Board Directors

Margo Hall - President
Paul Montani - Vice President
Mary Smith - Treasurer
Peter Eodice - Secretary
Thomas Culbreth
Anthony Dell'Isola
Joseph Crimi
Pam Wrobel
Paul Roman

Committee Members

Nancy Kasprzak-Whitmore
Scott Medole

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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 to we can reach any of these individuals, please call Denise Morreale at (716) 284-4110 x204

Lauren Buchalski

Cole Piper

Carol Stott

Ralph Conley

Lawrence Weibert



Great Returns



**Join us for a Seminar on
Creating Sustainable Income in
Retirement**

**Tuesday, October 17th from
6:00-7:00 PM**

Location: Sawyer Dr. Branch

Call **284-4110 x215** or email
marketing@niagaraschoice.org to
reserve your spot.



***No products will be sold at this
educational workshop.***

**NOT FDIC/NCUSIF INSURED - NOT BANK/CREDIT UNION
GUARANTEED - MAY LOSE VALUE**

RBO 4211 North Buffalo Rd, Suite 17A, Orchard Park, NY 14127

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