



MONEY MARKET SPECIAL

2.75% APY*
Annual Percentage Yield

- NO MONTHLY MAINTENANCE FEES
- \$2000 MINIMUM BALANCE

*2.71% APR= Annual Percentage Rate. Credit union membership required. Account must be in good standing. A checking or direct deposit required. Rate guaranteed through 12/31/25.

Important Dates

Monday October 13th
Columbus Day / Indigenous
People's Day
CLOSED

Tuesday November 11th
Veterans Day
CLOSED

Thursday November 27th
Thanksgiving
CLOSED

Wednesday December 24th
Christmas Eve
Closing at 12pm

Thursday December 25th
Christmas
CLOSED



TRUNK OR TREAT

OCT 18
1PM-3PM

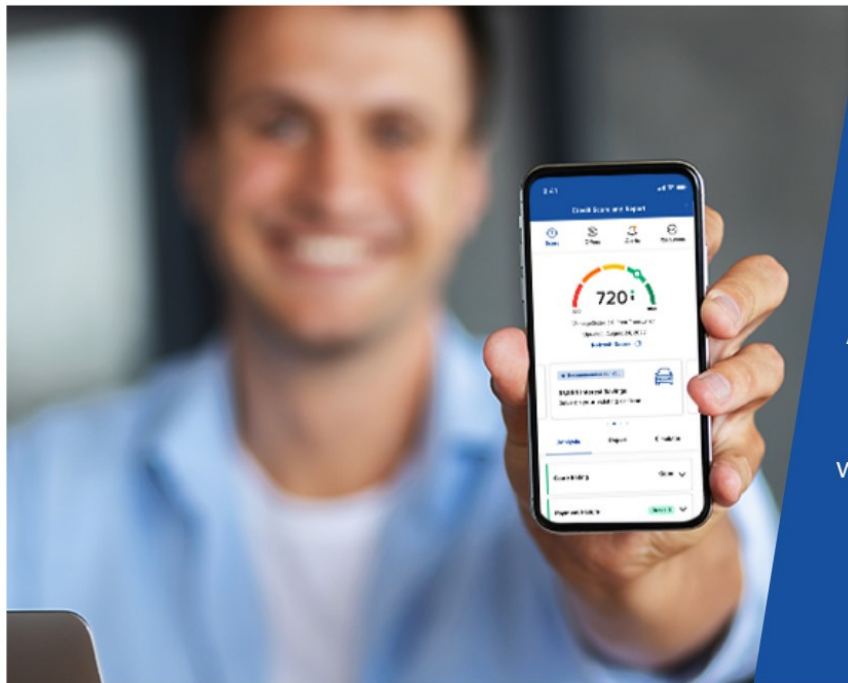
COME JOIN US
FOR TRICK OR
TREATING!

NORTH TONAWANDA BRANCH
3577 NIAGARA FALLS BLVD

Mobile App



SAVVYMONEY



Now Live!
Credit Score. And More.

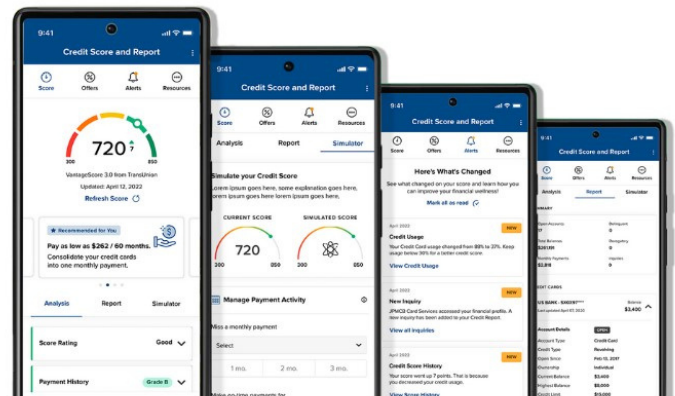
Staying on top of your credit has never been easier.

Access your credit score, full credit report, credit monitoring, financial tips, and education. All of this without impacting your credit score.

You can do this ANYTIME and ANYWHERE and for FREE.

Benefits of Credit Score

- Daily Access to your Credit Score
- Real Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- And More!



It is easy to get started.

You will log into mobile or online banking to use this **FREE** service and enroll.

Employee Spotlight

Krystal Cacicia



Position: Branch Manager

Years of Service: 5 years

Why do you like working for Niagara's Choice: *"I like working for Niagara's Choice because of all the amazing people I work with and get to meet. I am empowered to make the community in which we serve better through volunteerism, donations, teamwork and member interactions."*

Favorite Memory at Niagara's Choice: *"There are too many to name just one, but I do love that Niagara's Choice still holds company gatherings to celebrate holidays and all the people that work here."*

Your hobbies outside of work: *"Parenting keeps me busy, but I carve out time for my passions which include songwriting, singing, painting and decorating. In my free time, I love being with friends, family and my dogs."*



Current Rates

Loans

New and Used Vehicles

Rates as low as 4.70% 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
Mon-Fri 8:30am-5:00pm
Sat 8:30am -12:00pm
(drive thru only)

North Tonawanda

3577 Niagara Falls, Blvd
Mon-Fri 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

Contact Us:

Phone 716.284.4110
www.niagaraschoice.org
mailbox@niagaraschoice.org

Telephone Banking

716.284.6747 or
716.284.4110 option 4

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

2025 Board Directors

Margo Hall - President
Paul Montani - Vice President
Mary Smith - Treasurer
Peter Eodice - Secretary
Thomas Culbreth
Anthony Dell'Isola
Joseph Crimi
Bruce Elliott
Paul Roman
Mike Christensen -
Associate Board Member

Committee Members

Nancy Kasprzak-Whitmore
Joe Nagelhout
Bill Coad

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



Great Returns

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

Joseph McDougall

Wilmont Cornell

Dominique Q Houser

Joan Lucieer

Victoria Manganiello

Annette Atamian

Arianna Cotton

Ashley Cotton