

HAPPY NEW YEAR

Important Dates

Friday January 9th, 2026
Scholarship Application due

Monday January 19th 2026
Martin Luther King Day
CLOSED

Monday February 16th, 2026
Presidents Day
CLOSED

Monday May 25th, 2026
Memorial Day
CLOSED

Friday June 19th, 2026
Juneteenth
CLOSED



REMINDER:
All scholarship
applications are due
by January 9th, 2026

Mobile App



Employee Spotlight

Taylor Carella



Position: Collections and Quality Control

Years of Service: 5 years

Why do you like working for Niagara's Choice: *"I like working for Niagara's Choice because it's a fun environment to work for. We're always doing something. From work contest between branches, employee appreciation week, volunteering, potlucks, and our yearly mystery trip. even our commercials and TikTok's are fun!"*

Favorite Memory at Niagara's Choice: *"I think my favorite memory is the first mystery trip I went on. We did a double decker karaoke bus. We had pizza before we left and after we ate that's when we found out where we were going. It picked us up from the Barrell factory in Buffalo and we stopped at Wilkenson Pointe. It was nice to relax and get out for a bit and talk to each other about something other than work."*

Your hobbies outside of work: *"I like to stay busy. I'm a huge reader and I love to cook. I'm always doing some type of home improvement projects or outside during the warmer months. I have 2 dogs and a young daughter so we're always going for walks, having picnics, or doing some type of crafts during the winter."*

Current Rates

Loans

New and Used Vehicles

Rates as low as 4.70% APR*
(Terms up to 84 months)

Share 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*

Home Equity Line of Credit Promo

Rates as low as 3.75% fixed for 12-months**
(Terms up to 180 months)

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.

** Additional restrictions apply for 12-month 3.75% Fixed Introductory rate.

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
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



MEMBER LOYALTY PAYOUT 2025

\$208,000*

**Thanks for making us
your choice!**



*A total of over \$208,000 was
paid out in the form of bonus
dividends & loan interest rebates.



Extended until March 31st, 2026

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 3/31/26.**

January 2026

niagaraschoice.org



Great Returns

ask about

SKIP A PAY

Less Stress, More Freedom!

We want to help you meet your financial goals. Our **NEW** Skip a Pay Program lets you skip a payment on select loans to help you free up your much needed cash. Restrictions apply, ask for details.

- ✓ Skip up to 2 payments per year
- ✓ \$25.00 Fee Applies per month skipped
- ✓ Auto, Signature and RV Loans are eligible for Skip a Pay

MAKE SAVING A PRIORITY THIS YEAR!

with a credit card balance transfer

**COMING
SOON!**

