

Newsletter
April 2026

Niagara's Choice

Smart Money Starts Here

April is Financial Literacy Month, the perfect time to check your credit score with SavvyMoney and take the next step toward stronger financial wellness.

THE IMPORTANCE OF SAVVYMONEY



What is SavvyMoney?



Credit Score powered by Savvy Money is available to our members through online and mobile banking. It is a free service to help our members understand their credit score by giving them access to their full credit report.

The solution also provides an added level of credit protection by providing real-time credit monitoring alerts. The Credit Score solution also has financial tips and education to help users understand the factors that make up their credit score and ways to improve it.





Financial Literacy Month

APRIL IS FINANCIAL LITERACY MONTH

In celebration of Financial Literacy Month, discover how SavvyMoney helps you stay on top of your credit score, understand the factors that impact it, and take steps toward achieving your financial goals.



Credit Score & Report: Daily access to your credit score & report



Credit Goals: Set your score goal, track your progress, and receive tips to help you achieve it



Financial Checkup: Get a detailed budget breakdown with tips to manage your money more effectively

What is a credit score?

Your credit score is a three-digit number between 300 and 850 (the higher the better) that indicates to lenders and others how well you manage credit, pay your bills on time etc.

Why is a good credit score important?

High scores can save you money. Knowing where you stand and what it takes to maintain or build it can often help you save thousands when making a significant purchase, such as a car or a home.



savvymoney®

Important Dates

Monday May 25th, 2026

Memorial Day
CLOSED

Saturday June 6th, 2026

Young Entrepreneur Fair
10:00am - 1:00pm
Lincoln Park Athletic Complex
445 Decatur Rd, Kenmore

Friday June 19th, 2026

Juneteenth
CLOSED

Saturday June 20th, 2026

Kid Biz - 10:00am - 2:00pm
The Town Commons
2255 Baseline Road

Food Truck Thursdays

Thursday June 25th - Thursday
August 27th, 2026

Friday July 3rd, 2026

Independence Day
CLOSED

Saturday July 4th, 2026

Independence Day
CLOSED

Monday September 7th, 2026

Labor Day
CLOSED

Monday September 28th, 2026

Annual Meeting
More details coming soon

LOWER RATES

We have lowered our rates!

- Auto Loans
- Home Equity Loans
- Personal Loans

REMODEL

Thank you for your patience
as we continue the much-
needed improvements to our
Packard Rd Branch!

APRIL CANDY BAR CHARITY



For the months
of April - June,
the candy bar
proceeds will go
to The Teacher's
Desk.

SCAMS

Niagara's Choice will never ask
for your login information,
including one time passcode. If
you have questions or want to
verify a message, call us directly.

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 2

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

2026 Board of 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

Partnership

Josh Byrne
Dhane Smith





Current Rates

Loans

New and Used Vehicles

Rates as low as 3.70% 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 8.80% APR*
(Terms up to 60 months)

Home Equity Loan

Rates as low as 4.80% 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 2.95%*
(Terms up to 12 months)

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

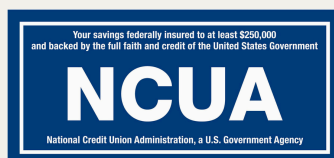
*These rates reflect a .25% APR discount that is applied when payments are made with auto pay.



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%





EXTENDED

until April 30th, 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.**

Credit Card Balance Transfer



What is a Credit Card Balance Transfer?

A credit card balance transfer involves moving the balances from one or more high-interest rate credit cards to a Niagara's Choice credit card that offers a low interest rate. The goal is to reduce the amount of interest you're paying, which can help you pay off your debt faster and save money in the long run.

Top Reasons to Transfer Your Balance

- **No Balance Transfer Fee**
 - While many banks charge 3-5% for balance transfers, we don't! There is no fee for a credit card balance transfer. Plus, Niagara's Choice FCU credit cards have no annual fee.
- **Faster Payoff**
 - With no balance transfer or annual fees and low rates, Niagara's Choice helps you pay off your balance faster.

7.95% APR*

Fixed rate on the life of the balance transfers
made by **April 30th, 2026**

*APR=Annual Percentage Rate. The APR on all other transactions and balances on your account will remain at the applicable rate in accordance with your credit card agreement. Speak with a NCFCU representative for more details.

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

Ethan Knott	Dale Moll	Benjamin Weber
Dawn Knott	Frederick Perry	Cynthia Lucas
Skyler Knott	Bryan Jordan	Jeremy Daniel Smith
Nathan Nowak	John Donovan	Maria Hays

Employee Spotlight

Amanda “Mandi” Castile

WHY DO YOU LIKE WORKING FOR NIAGARA’S CHOICE?

“The biggest reason I love working for Niagara’s Choice is the team I work with. There is a balance of getting things done but having fun along the way. Everyone is willing to jump in and help, share ideas, and celebrate wins together.”



“We just went through a major system conversion project, and without having such a strong bonded team, I can’t say it would’ve been successful. It’s nice that our workplace is collaborative regardless of the position you hold here, you don’t feel like just a number. They understand core values here and believe in a work-home life balance, one of the things I appreciate most here. We band together to support our own people.”

FAVORITE MEMORY AT NIAGARA'S CHOICE

"I'd have to say my favorite memory at Niagara's Choice is being the defending champions of Battle of the Banks. Not only is it to support a great cause, The United Way, but it really represents how we are small but mighty. Our first year there, we were the only credit union representing amongst retail banks, and they counted the underdogs out before we even started."



"I don't think any other bank representing showed up with as many people as we did, come one come all! We ended up winning the first year and came back last year to defend our title"

HOBBIES:

- Spending time with family
- Wine tasting
- Bingo
- Movies
- Escape Rooms