

Great Rewards

Newsletter June 2026



Skip the
Swipe!

Use your
phone to
pay for
purchases.

**DIGITAL WALLET IS
HERE**



GET IT ON
Google Play

Download on the
App Store

SKIP THE SWIPE! GO DIGITAL



Digital wallet is here! Tap to pay with confidence.

Simply add your Niagara's Choice debit or credit card to your mobile wallet. Start using your phone to pay for purchases wherever you see the contactless symbol.



HOW TO LOAD YOUR CARD

Apple Pay

- Open your wallet app
- Find the plus (+) button to add card
- Click "Debit or Credit Card"
- Click "Continue"
- Enter card details manually
- Agree to the terms of service
- Verification - choose "text a code" or "send an email", then click enter
- Enter the code that is emailed or sent to your phone

Google Wallet

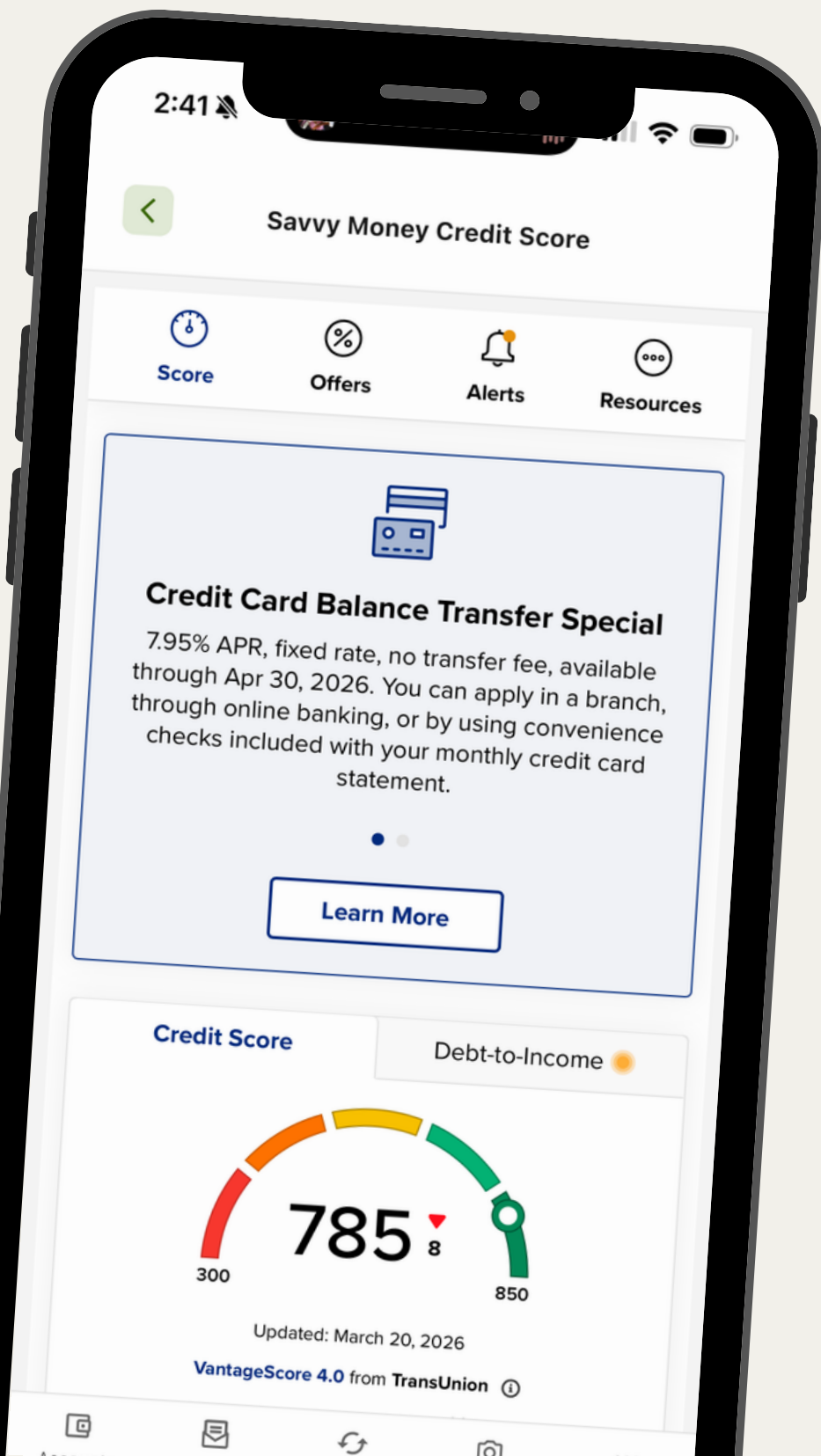
- Open your wallet app
- Find the plus (+) button to add card
- Enter card details manually
- Agree to the terms of service
- Click "Save and Continue"
- Agree to Issuer Terms
- Click "Accept"
- Verification - choose "text a code" or "send an email", then click enter
- Enter the code that is emailed or sent to your phone, then click enter

Have you signed up for 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.





EXTENDED

until June 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 06/30/26.

Hello SUMMER



HIT THE ROAD!

*RV Loans as low
as **7.65% APR****



GET ON THE WATER!

*Sports Craft
& Boat Loans as
low as **7.00% APR****



*APR = Annual Percentage Rate. Membership required. Member account must be in good standing. Rates are subject to change and are based on individual's credit score history and term of loan. Rates include 0.25% auto payment discount.

Important Dates

Friday June 19th, 2026

Juneteenth
CLOSED

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!

JUNE 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.



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.

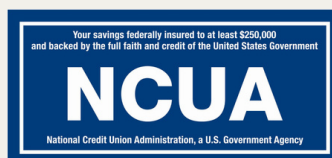
*These rates reflect a .25% APR discount that is applied when payments are made with auto pay.



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%



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	Dawn Knott	Skyler Knott
Nathan Nowak	Dale Moll	Frederick Perry
Bryan Jordan	John Donovan	Jeremy D. Smith
Maria Hays		

Employee Spotlight

Angela Gregory

Why do you like working for Niagara's Choice?

Coming to Niagara's choice was one of the best decisions I could have made. It's a supportive environment where employees genuinely care about each other. They have become like family to me. I consider myself to be a positive and upbeat person and I enjoy bringing that energy to the workplace every day. One of the most rewarding parts of my job is building relationships with our members. Helping people with their financial needs gives me a real sense of purpose. I take pride in making them feel welcomed, valued and cared for every time they walk through our doors.

What is a favorite memory you have of NCFCU?

One of my favorite memories is putting on a concert for my co-workers to brighten their morning, and give them a laugh that would last all day.



Do you have any hobbies?

I don't have any real hobbies but I enjoy playing trivia with some of my work family. I also enjoy playing games whether it's board games, card games or video games with my family and friends.

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 on Saturday)

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

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

