

Great Returns!

Newsletter August 2026



Love
banking
with us?

Refer a
friend to
both get
\$30

**REFER A FRIEND
TODAY!**



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

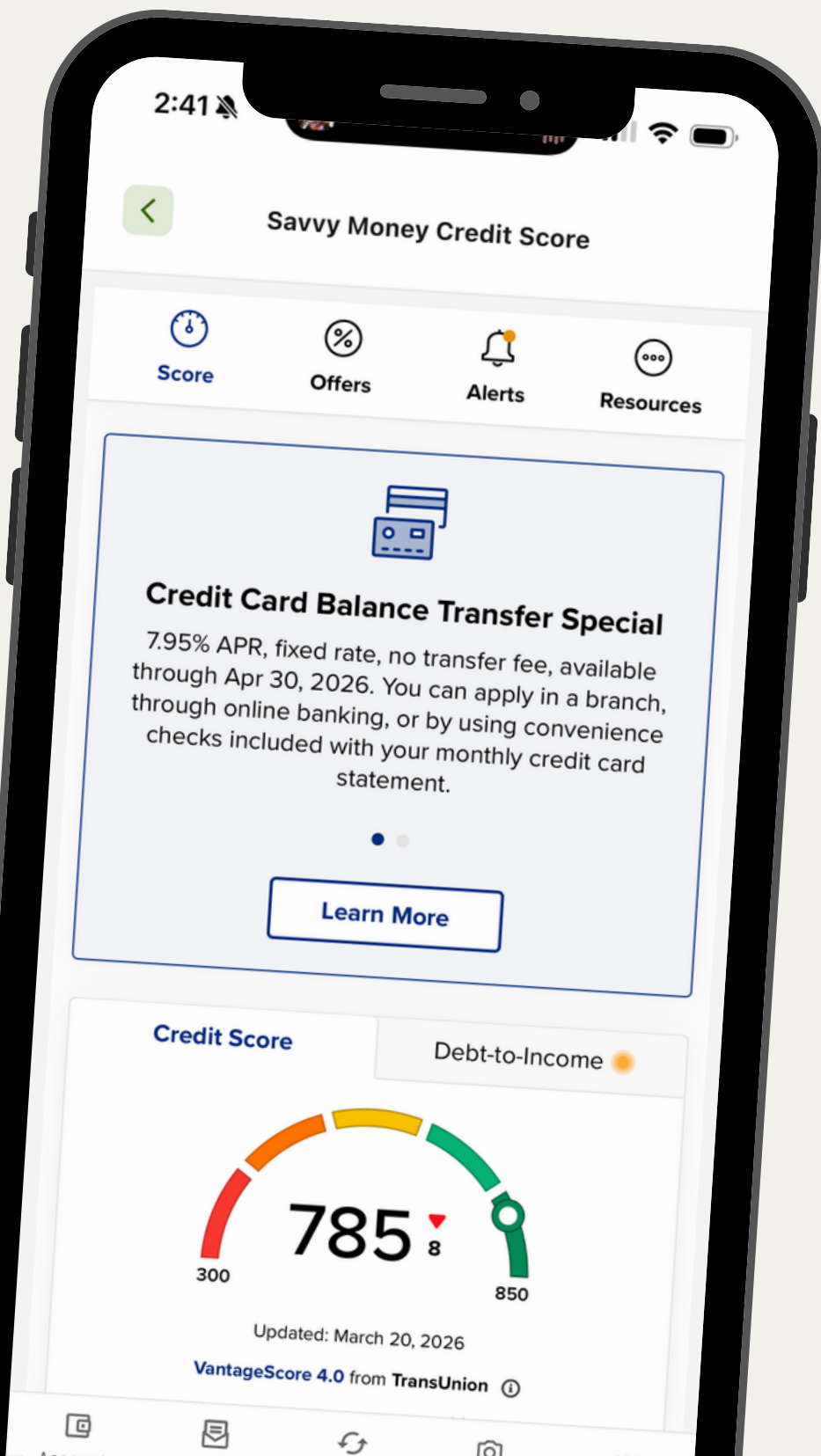
- Open your wallet app
- Find the plus (+) button to add card
- Enter card details manually
- Agree to the terms of service
- Click "Save and Continue"
- Agree to Issuer Terms
- Click "Accept"
- Verification - choose "text a code" or "send an email", then click enter
- Enter the code that is emailed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





BUILT FOR STUDENTS

A credit card designed to help college students start their financial journey.



NO CO-SIGNER REQUIRED

Qualify on your own without the need for a co-signer or housing allowance.



BUILD CREDIT RESPONSIBLY

Credit limits from \$250–500 help you gain experience managing credit with confidence.



BACKED BY NIAGARAS CHOICE

Local service, trusted support, and financial guidance every step of the way.



SAVE ON YOUR AUTO LOANS AT NIAGARAS CHOICE!

AS LOW AS 3.70% APR



APPLY TODAY AT
NIAGARASCHOICE.ORG



Important Dates

Food Truck Thursdays

Thursday June 25th - Thursday
August 27th, 2026

Monday September 7th, 2026

Labor Day
CLOSED

Monday September 28th, 2026

Alder Creek Banquet Facility
North Tonawanda, NY at 6pm

Tuesday September 22nd, 2026

Home buyers seminar
2131 Sawyer, Dr at 6pm

LOWER RATES

We have lowered our rates!

- Auto Loans
- Home Equity Loans
- Personal Loans

REMODEL

Thank you for your patience
as we finished our Packard
Rd Branch remodel!

AUGUST CANDY BAR CHARITY



For the months
of July-
September, the
candy bar
proceeds will go
to Caseys house.

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.

Home Buyers Seminar!



Are you ready to buy a
home?

Are you wondering how to start?



How
much do
I know I
can
afford?



How
much of
down
payment
will I
need?



How
will I
find my
ideal
home?



What
happens
after I
find my
dream
home?

We have the answers!

please join us for a free house buying seminar!
(no pressure, no sales pitch, just useful information
and a chance to ask questions.)



Join us Tuesday September 22nd at 6pm.

sign up today at niagaraschoice.org, seating is limited!

Annual Meeting!



Monday September 28th, 2026

6:00 pm



Alder Creek Banquet Facility
North Tonawanda, NY



**This event is open to all NCFCU members and one guest , and
we'd love to have you there!**

\$10 at the door, sign up today at niagaraschoice.org



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.

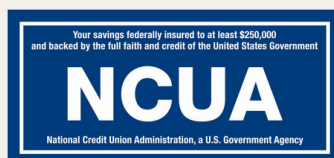
*These rates reflect a .25% APR discount that is applied when payments are made with auto pay.



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



Devin Litten

Why do you like working for Niagara's Choice?

I love working at Niagara's Choice because of the mission: helping people. Knowing that the priority is on building relationships, helping members achieve their goals, and professionally developing our teams makes working here incredibly rewarding. I also am proud to work along side such an exceptional group of people. Taking a tour of our branches will expose you to some of the most amazing people I've ever had the privilege of meeting!

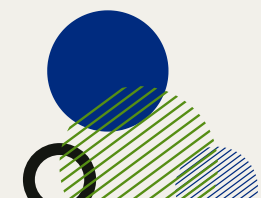
What is a favorite memory you have of NCFCU?

My favorite memory at Niagara's Choice is when NT and Sawyer combined into one branch during a time when both branches were short staffed. We had a lot of fun during that time! It could get a little crazy with so many people in the branch, but it created a great sense of community.



Do you have any hobbies?

When I'm not at work I enjoy movies, reading, and video games. I have a real passion for music as both a listener and creator. I also love the outdoors and going on adventures to new places!



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

