Great Returns

Newsletter October 2026



Love banking with us?

Refer a friend and both get $30

REFER A FRIEND TODAY!

CO-OP SHARED BRANCH

GET IN ON Google Play

Download on the App Store



Sign up for digital wallet today! Tap to pay with confidence by adding your Niagara's Choice debit or credit card to your mobile wallet!

HOW TO LOAD YOUR CARD

Apple Pay

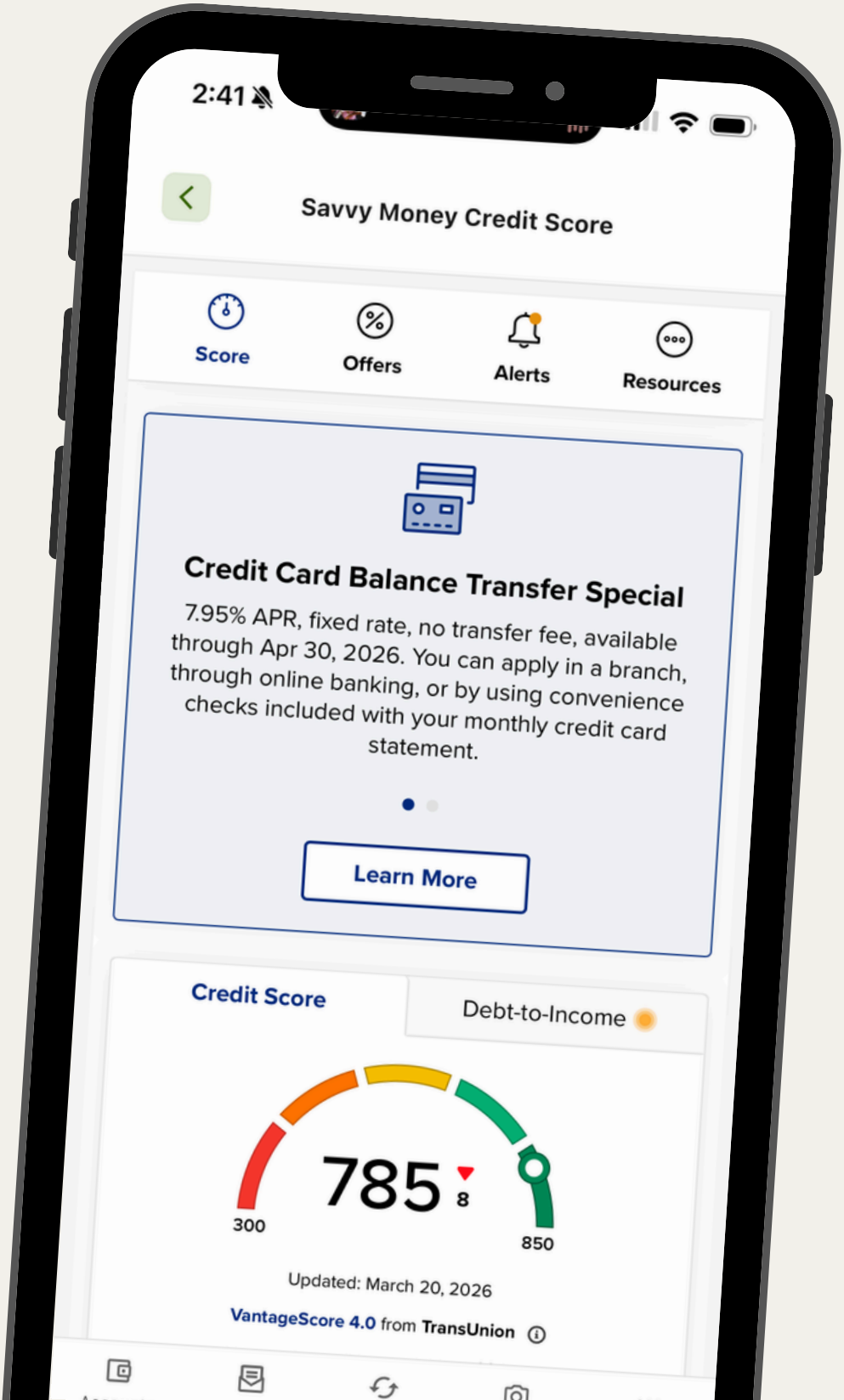
- Open your wallet app
- Find the plus (+) button to add card
- Click "Debit or Credit Card"
- Click "Continue"
- Enter card details manually
- Agree to the terms of service
- Verification - choose "text a code" or "send an email", then click enter
- Enter the code that is emailed or sent to your phone

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.



FUND YOUR COLLEGE DREAMS!

APPLY FOR OUR 2027 SCHOLARSHIP!

ELIGIBILITY REQUIREMENTS:

You're a college-bound high-school senior and a member of a participating credit union.

NOT A MEMBER? **JOIN TODAY!**

SAVE ON YOUR AUTO LOANS AT NIAGARAS CHOICE!

AS LOW AS 3.90% APR

* APR= Annual percentage rate. Credit Union membership required. Rates are subjected to change and are based on individual's credit score history and term of loan. Rates include 0.25% auto payment discount.



APPLY TODAY AT NIAGARASCHOICE.ORG



TEAM UP AGAINST HUNGER

Join us for an evening of giving back!

Entry Fee $5 per person/ $10 per family	Raffle Prizes $10 per sheet	Photos and Autographs	Live Q&A with Josh and Dhane!

TUESDAY NOVEMBER, 17TH
6:00-8:00 PM
ALDER CREEK BANQUET HALL.



HELP SUPPORT YOUR COMMUNITY THIS THANKSGIVING!

All Proceeds support Niagara Gospel Mission and Community Missions Inc.

Important Dates

November 11th, 2026
Veterans Day
CLOSED

November 17th, 2026
Face off against hunger event
Alder Creek Banquet Hall
Cash Entry

November 26th, 2026
Thanksgiving
CLOSED

December 24th, 2026
Christmas Eve
Closed at 12:00 PM

December 25th, 2026
Christmas
CLOSED

December 31st, 2026
New Year's Eve
Closed at 12:00 PM

January 1st, 2027
New Years Day
CLOSED

January 15st, 2027
Scholarship submission deadline

CHECK OUT OUR RATES!

- Auto Loans
- Home Equity Loans
- Personal Loans

Apply today at niagaraschoice.org

HOLIDAYS

Holiday loans are officially available for the holiday season!

OCTOBER CANDY BAR CHARITY

Community Missions OF NIAGARA FRONTIER, INC.

For the months of October-December, the candy bar proceeds will go to Community Missions of Niagara Falls.

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.

Sleigh Your Holiday Spending!

- HOLIDAY LOANS UP TO $1225
- 12 MONTH TERM
- GREAT LOW RATE



EQUAL HOUSING LENDER

Federally insured by NCUA



PEANUT BUTTER & JELLY DRIVE

BENEFITING THE FOOD PANTRIES IN OUR AREA

WANTED . . . JARS OF PEANUT BUTTER & JELLY!

Food pantries never have enough peanut butter and jelly to give less fortunate families with kids. It has become a very important staple to ensure that healthy kids get a deserved fighting chance.

PLEASE DONATE A JAR OF ALTERNATIVE BUTTER AND/OR JELLY OR FLUFF FROM NOV. 1 - DEC. 10

. . . SPREAD THE L♥VE!

Current Rates

Loans

New and Used Vehicles
3.90% APR* up to 66 months, longer terms also available

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
3.95% Introductory Rate (Terms up to 12 months)
Rates after as low as Prime + 0%

Holiday Loan:
Loans up to $1,225 for a 12-month term

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.

Niagara's Choice CREDIT UNION

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%

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

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

Alexia Rose

Why do you like working for Niagara's Choice?

I like working at Niagara's Choice because of the people. Not only our members who come in and make you laugh and smile and make your day so much better but coworkers as well. When you work at Niagara's Choice you never have to worry about feeling left out or asking questions because there is always someone there to support, guide and help you through whatever you need, and it makes all the difference in the world. Working at Niagara's Choice is where you could potentially meet some of your best friends in and outside of work. No matter what branch or dept you're in at Niagara's Choice you're going to meet the most amazing groups of people who all have each other's backs.



What is a favorite memory you have of NCFCU?

My favorite memory is probably when I moved branches to Lockport and started out in our call center, I met some of my best friends over there and the atmosphere was always nothing but laughs it made you excited to go to work every day and being able to experience that in our new call center was nothing short of amazing!

Do you have any hobbies?

In my free time I coach a travel softball team! I also am a very big sports fan. My favorite teams to watch are the Bills obviously, Alabama Football, and the New York Yankees. I have a real excitement for traveling and experiencing new places. I also love going to concerts and experiencing new venus and music!

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

