

October 2009



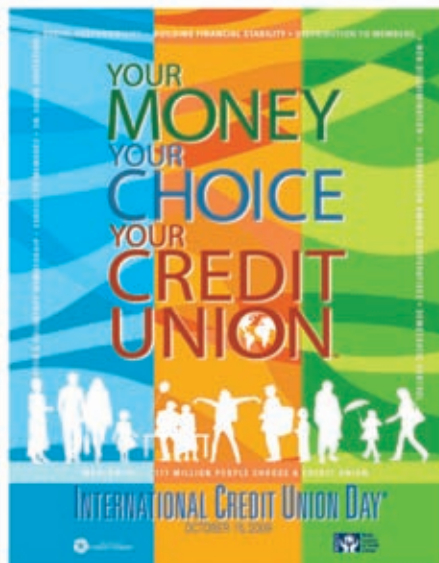
Great RETURNS\$

NEWS FOR OUR MEMBER OWNERS

International Credit Union Day - October 15th

International Credit Union Day has been celebrated on the third Thursday of October since 1948. This year's theme, "Your Money. Your Choice. Your Credit Union" celebrates the reasons why 177 million people worldwide choose credit unions over other financial institutions. It's also the reason why we used the word "CHOICE" in our credit union name. We are your best choice for fair and affordable financial services.

Now is the time to come together and promote the credit union difference. "In the current economy, with so much negative press about other financial institutions, people are more aware of the importance of choosing a financial partner they can trust," said Al Frosolone, Niagara's Choice CEO. Get to know your credit



union. Attend the annual dinner meeting in the spring, take part in credit union events, be a volunteer, and stop by and help us celebrate



CREDIT UNION CALENDAR

Int'l Credit Union Day
October 15, 2009
Stop By!

Credit Union Sponsored
Blood Drive
October 24, 10 - 3 pm
2079 Sawyer Drive at the
Red Cross Offices

Daylight Savings Ends
Turn Your Clocks Back
Sunday, November 1

Thanksgiving Holiday
Credit Union Closed
Thursday, 11/26/09
and Friday, 11/27/09

Christmas Eve
Credit Union Closes at Noon
Thursday, 12/24/09

Christmas Day
Credit Union Closed
Friday, 12/25/09
(CU Open, Saturday 12/26)

New Year's Eve
Credit Union Closes at Noon
Thursday, 12/31/09

New Year's Day
Credit Union Closed
Friday, January 1st 2010

Be a Saver and Be Rewarded!

As part of this year's International Credit Union Day celebration on October 15th, we'll begin to launch new saving promotions that will encourage you to "Be a Saver" in many ways, not only by saving money.

Everyone who stops by to help celebrate that day will get a "Be a Saver" tote bag. And anyone who adds AutoPay or AutoDeposit to their account that day will also get an extra \$5.00 to put in it.

Kidz Account members will receive a quarter folder and a prize when they fill and deposit it to their account.

We'll also share tips on ways to **save money** and ways to **save the environment**. Follow us on Twitter for more tips on how to Be a Saver.



NIAGARA'S CHOICE LOCATIONS & HOURS

MAIN OFFICE

3619 Packard Road
Niagara Falls, NY 14303

Hours:

Monday - Wednesday

8:30 am - 5:00 pm

Thursday - Friday

8:30 am - 5:30 pm

Saturday

8:30 - 12 noon

Drive-up ATM Open 24/7

Phone (716) 284-4110

Fax (716) 284-4123

N. TONAWANDA BRANCH

3577 Niagara Falls Blvd.
North Tonawanda, NY 14120

Hours:

Monday - Wednesday

8:30 am - 5:00 pm

Thursday - Friday

8:30 am - 5:30 pm

Saturday

8:30 - 12 noon

Drive-up ATM Open 24/7

Phone (716) 693-5140

Fax (716) 693-5183

WHEATFIELD BRANCH

2131 Sawyer Drive
Across from Sears
Wheatfield, NY 14304

Hours:

Monday - Friday

8:30 am - 5:00 pm

Phone (716) 923-1466

Fax (716) 923-1467

ATM Open 24/7

ROXY - OUR TELEPHONE TELLER

716-284-6747

www.niagaraschoice.org

Summit Branch Moving to Maria Alan Square on Sawyer Drive in Wheatfield

Our Summit Mall branch is relocating to the Maria Alan Square at 2131 Sawyer Drive, across from Sears. You'll enjoy all of the conveniences you had at the Summit location, plus easier parking. Watch for "grand re-opening" information coming soon.



Protect Your Home from Natural Disasters

Does your homeowners' insurance protect you in case of an earthquake or flood? Probably not; yet your home is most likely your most important investment and should be properly covered.

Ask yourself, Am I near a creek or river? Is my home on a fault zone? Did you know that the Clarendon-Linden fault zone runs along Lake Erie from Niagara Falls to Cleveland, and that Attica, NY had an earthquake in 1926 that registered 5.6 on the Richer Scale!

\$100,000 of earthquake coverage averages only about \$50.00 per year. Call Scott Medole, the credit union's insurance advisor, at 631-0197, x214, and he'll be happy to come to your home and review your coverage with NO pressure and at NO charge! And don't forget to ask him about the Travelers CU member discount.



Ways to Prevent Identity Theft

- KEEP AN EYE ON YOUR CREDIT REPORT.** Check regularly to make sure there are no fraudulent credit cards opened in your name.
- DOUBLE CHECK STATEMENTS.** If there are discrepancies or signs of fraudulent activity, deal with them right away.
- BE CAREFUL AT THE ATM.** Be aware of anyone who seems a little too interested in your transaction.
- SHRED SENSITIVE MAIL.** Buy a shredder and shred sensitive mail, especially financial statements and pre-approved credit offers.
- HAVE FEWER CREDIT CARDS.** Only keep the ones you actually use or plan on using. Keep organized records of all your credit cards and their billing cycle so you can report a theft promptly and thoroughly.
- PROTECT YOUR MAIL AND CHECK IT DAILY.** Pick up your mail promptly. A full mailbox is tempting to would-be thieves.
- AVOID GIVING OUT YOUR SOCIAL SECURITY NUMBER.** When companies ask for your Social Security #, ask why they need it and how they will safeguard it. Try not to let companies use your SSN as an identification number.
- USE STRONG PASSWORDS NOT OBVIOUS ONES.** While it is tempting to use the same password for all your accounts, it makes it too easy to steal. Use a "strong" random combination of letters, numbers and symbols for increased protection.
- DON'T SHARE YOUR PASSWORD.** Don't give out personal information over the phone, mail or Internet unless you really know who you are dealing with.
- KEEP YOUR COMPUTER SECURE.** Install a firewall and antivirus software to protect your computer from hackers.



Another Way to be a Saver - Donate Blood and Save Lives

You'll be a real life saver if you donate blood to help our new neighbors, the American Red Cross. As part of our "Be a Saver" program, we'll be sponsoring a blood drive at their offices at 2079 Sawyer Drive, on Saturday, October 24th from 10 am to 3 pm. You may call 1-800-GIVE-LIFE if you would like to schedule an appointment, but walk-ins will be welcome.

Here are some facts about donating blood:

1. Someone needs blood every 2 seconds.
2. One pint of blood can save up to three lives.
3. A patient could be forced to pass up a lifesaving organ if compatible blood is not available to support the transplant.

Join us for a credit union sponsored blood drive for the American Red Cross at 2079 Sawyer Drive on Saturday, October 24th from 10 am - 3 pm. You may call 1-800-GIVE-LIFE to make an appointment, but walk-ins will be welcome.

4. 17% of non-donors cite "never thought about it" as why they don't give, while 15% say they're too busy.
5. The actual blood donation usually takes about 10 minutes. The entire process – from the time you sign in to the time you leave – takes less than an hour.
6. After donating blood, you replace the fluid in hours and the red blood cells within four weeks. It takes eight weeks to restore the iron lost after donating.

7. You cannot get AIDS or any other infectious disease by donating blood.
8. Giving blood will not decrease your strength



A New Look for our Website

You'll see a new look to our website in October. We're giving our website a bit of a "facelift" to make it easier to navigate and

provide new information. Take a look and let us know what you think of it at www.niagaraschoice.org

Member Discounts on Budget Car Rental

Budget Rent a Car of Buffalo, a locally and woman owned business, is offering a 10% discount to members of Niagara's Choice Federal Credit Union on their car rentals. For local rentals in the Buffalo area, visit www.budget-buffalo.com and enter discount code **NCF10**.

For rentals outside the Buffalo area, visit www.budget.com and enter the Budget Corporate Discount code **Z939600**.



Budget also provides airport valet parking at the Budget Car & Truck Rental office at 3999 Genesee Street. This is Buffalo's premier parking facility. Open 24/7, it provides FREE baggage handling, FREE shuttle, and additional optional services (such as car detailing, oil changes, refueling). And you can earn FREE parking days with an Express Parking Card!

You can park at the discounted rate of \$7.50/day or \$43.95 a week. Just pick up a membership card from the credit union and show it when parking! For more information, visit us at www.buffaloavp.com or call (716) 632-4673.

The screenshot shows the website interface for Niagara's Choice Federal Credit Union. At the top right, there are links for "Home Teller Register for Home Teller", "Bill Pay", and "MasterCard Online". A navigation menu on the left includes "Home Page", "Contact Page", "Credit Union Profile", "Savings Products", "Loan Products", and "Services". Below the menu is a section for "Reporting a lost or stolen Credit or Debit/ATM Card" and "ABA Routing and Transit Number 222381549". A prominent "NCUA" logo is displayed, with text stating it is a U.S. Government Agency. The main content area features several service tiles: "Money Smart" (Current Rates, About Your Credit Score, CU Discounts), "Car Smart" (Your first car or your dream car, we have a loan that fits. CU owned vehicles for sale here.), "Just for you" (with a child image and "Pocket the Green" text), "Fantastic Plastic" (Credit, debit, gift cards, we have them all. Why your credit card should be a credit union card.), "Reaching your Goals" (IRAs, Certificates, Calculators), and "Keeping Linked" (Our Favorite Links... with buttons for "CU Calendar" and "Great Returns", and a "twitter" logo). At the bottom, there is a "LENDER" logo and a small text block with contact information for Main Office, North Tonawanda Office, and Summit Mall Office.

Get \$50 for the Best Parade Idea!

2009 BOARD OF DIRECTOR VOLUNTEERS

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Gerard Petito
Vice President

Pat McCune
Treasurer

Peter Eodice
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Wallace Gawoski
Raymond Granieri
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Pam Harvey
Jerry Houle
Rose Marie Kupfer
Peter Manna
Paul Montani
Amy Petito

Even bad weather didn't stop spectators from lining up for the Canal Fest Parade that we took part in last July. And we've ordered purple and yellow umbrellas - the same colors as our logo - for next year, just in case.

Taking part in community activities keeps our name in the public eye, and we want to continue taking part in the Canal Fest Parade, and hopefully others, like the Peach Festival, but we need some new ideas to continue. In the past, we've used purple or yellow vehicles - a big yellow truck, a little yellow Volkswagon, and an antique car - provided by our volunteers. If you have a flashy purple or yellow vehicle and would like to be in next year's parade, we'd love to hear from

you. And, if you have a good idea that will draw attention and hold up in bad weather, please let our "float committee" know. If we use it, we'll give you a \$50 gift card.



HERE'S MY PARADE IDEA . . .

Your Name _____

Your Phone # _____

Just e-mail your idea to dbutler@niagaraschoice.org or jot it down here and ask one of the tellers or member services reps to pass it onto Deb. Thanks!

Rates current as of 09/01/09 but subject to change relative to market conditions. Call for the most up-to-date rates.

Rates have been projected by the Board of Directors based on a forecast of income and available funds to declare a dividend. *Dividend rates compounded daily and credited quarterly to all types of share accounts. A min \$250.00 balance is required on all but Youth accounts to earn a dividend. **Minimum certificate deposit is \$500. Certain penalties apply if funds are withdrawn prior to certificate maturity.

THE RATE BOARD

LOAN RATES

New and Used Vehicles

Rates as low as 5.0%*

(Model Years 2003-2009. Terms up to 66 months. Rates are based on credit rating and vehicle year.)

Personal & Signature Loans

Up to \$12,000 per member, rates as low as 7.95% APR*

*These rates reflect a .25% APR discount that is applied when payments are made w/AutoPay.

Home Equity Line of Credit

Rates as low as prime + 0% APR

Home Equity Loan

Rates as low as 6.5% APR based on your credit history and the term you choose.

MASTERCARD

Rates range from 8.9% APR to 15% APR based on credit history
No Annual Fee

DEPOSIT RATES*

Regular Savings

Dividend Rate 1.00%
Annual % Yield (APY) 1.005%

Share Draft (checking)

Dividend Rate .25%
Annual % Yield (APY) .25%

IRA Savings

Dividend Rate 2.50%
Annual % Yield (APY) 2.531%

Club Savings

Dividend Rate 1.00%
Annual % Yield (APY) 1.005%

Certificates**

3-Month
Dividend Rate 1.100%
Annual Yield (APY) 1.106%

6-Month
Dividend Rate 1.100%
Annual Yield (APY) 1.106%

12-Month
Dividend Rate 1.250%
Annual Yield (APY) 1.258%

24-Month
Dividend Rate 1.500%
Annual Yield (APY) 1.511%

36-Month
Dividend Rate 2.250%
Annual Yield (APY) 2.275%

48-Month
Dividend Rate 2.500%
Annual Yield (APY) 2.531%

60-Month
Dividend Rate 2.750%
Annual Yield (APY) 2.788%

