

**Website:** [www.encompassniagara.com](http://www.encompassniagara.com)

**Email:** [encompass@encompassniagara.com](mailto:encompass@encompassniagara.com)

**4<sup>th</sup> Quarter 2018**

**Holiday Closings!**

Monday October 8- Columbus Day  
Monday November 12- Veteran's Day  
(Observed)  
Thursday November 22- Thanksgiving Day  
Monday December 24- Closed at 1:30pm  
Tuesday December 25- Christmas Day  
Tuesday January 1, 2019- New Years Day

The Holidays are upon us! Apply today for a  
**Holiday Loan @ 1% off** of our unsecured  
loan rates!

**Vehicle Rates as low**

**as 2.49%**



**Summer is coming to an end! Let the fun continue! Go get that Used Car at New Car rates and keep on saving!**



Open your youngster a Chipmunk Account today and together we can help them begin a brighter future!

- We match your first deposit up to \$25.00!
- Final year Good Report Card Bonus Cash!
- Small Balance Certificates at Current rates!

Certificate Rates

\$500.00 - \$24,999.00

6 Month – 0.30% (0.30APY)

1 Year – 0.40% (0.40APY)

2 Year – 0.50% (0.50APY)

**18 Month Special – 0.70% (0.70APY)**

Jumbo Rates \$25,000.00 and Up

3 year – 0.80% (0.80APY)

4 Year – 1.05% (1.05APY)

5 Year – 1.30% (1.31APY)

Encompass Niagara FCU is running a fundraiser for Niagara Hospice. Cancer can affect anyone and everyone. Buy a candy bar for \$1.00 today to support the cause!



**IMPORTANT AUDIT VERIFICATION!**

The Credit Union's Auditor, Phil Bleier- CPA, is conducting a Member Verification Audit as of September 30, 2018

***Congratulations to all of  
our Scholarship Winners!  
Good luck to you on your  
first year of College!***

- Brian Hutchinson
- Olivia Verost
- Wyatt Janese
- Zachary Rzucidlo
- Julia Dirre

**Staff Members:**

Alaina Moeller- Manager  
Kristin Bradfield-Loan Officer  
Lynn Laverdi- Teller Manager  
Debi Weigl- Teller  
Lashaundra Bradley- Teller  
Tonya Forehand- Teller

**Supervisory Committee  
Members:**

Tyrone Lewis- Chairman  
Joan Laporta  
Michelle Basile

**Board of Directors:**

Stephen Schmitt- President  
Joe Bursik- Vice President  
Alaina Moeller- Treasurer  
Lee Wass- Secretary  
Bill Lynott  
Paul Douglas  
Michael Watson

**Home Equity Line of Credit**



Do you have equity in your home?

We pay closing costs!

When you have major expenses, such as home improvements or medical bills, a home equity loan from Encompass Niagara Federal Credit Union can help.



Shopping for a home? We are partnered with Owner's Choice Funding to help get you into your dream home!  
Apply today at [www.ownerschoice.com](http://www.ownerschoice.com)

**Discount Tickets! One Stop Shop for the Holidays!**

**Delta Sonic Car Wash**  
**Oil Change**  
**Interior Cleaning**



**Regal Cinemas individual  
and package deal**



**Visa Gift Card- \$5.00-\$1,000.00 limits, \$4.00 activation fee**

Splash Lagoon-<http://tickets.splashlagoon.com>

**Then Enter Encompass@Splash to Find Your Discount**

**How to Deter Identity Theft!!** – Identity theft can happen to anyone at anytime. The holidays are approaching fast at this is prime season for anyone to become a victim. **1.** Don't give your personal or credit card information out over the phone or internet unless you know who you are dealing with. **2.** Don't carry your social security card in your wallet. **3.** Use difficult passwords with combinations (Ex: 123s^klk%). **4.** Always Balance your account. With the use of Online Banking, you can check your account 24/7 and stop fraud before it's too late.

**Download our mobile App Free**



**Encompass Niagara FCU**  
**CompuSource Systems, INC**

