



Encompass Niagara

Federal Credit Union

YOUR BEST DIRECTION FOR FINANCIAL SERVICES

Website: www.encompassniagara.com

1st Quarter 2020

Office Location: 2525 Military Road

Niagara Falls, NY 14304

Phone Line: 716-236-7678 Fax Line: 716-236-7807

Office Hours: Monday-Friday 9:00AM-4:30PM

Email: encompass@encompassniagara.com

Holiday Closings!

January 1, 2020 – New Years Day!

*January 20, 2020 – Martin Luther King Jr
Day*

February 17, 2020 – President's Day

Loan Specials – RV Rate Special

Contact the office today for more information

Rate discounts available for First Responders,

Veterans and Gap Insurance on Auto loans

It's Tax Season! Get your tax return faster by setting up an ACH deposit! Make sure to use the routing and transit number, 222381581, and your full 14-digit ACH account number.

Be advised – any error in account number can result in a delayed or returned deposit

Scammers are out there! Be careful who you give your account information to

Be sure to contact the credit union for your account number if you are unsure



What you need to know about the IRS and taxes:

- 1. The IRS will NEVER call or email you! They will only contact you by USPS mail**
- 2. The IRS will NEVER demand immediate payment or demand a specific form of payment**

**Go paperless and sign up for free E-statements today!
It's easy. Simply login to your Home Banking account to enroll. Go to the settings tab and verify that your email is correct to receive your notifications on time!**

Enroll today in Home Banking to have 24-hour access to your account!

Encompass Niagara FCU is participating with Credit Unions for Kids to help raise funds for local Children's Hospitals! Each employee that donates can wear jeans to work that day. Members are welcome to donate and show their support!



Valentine's Day Coloring Contest!

February 1 – February 28, 2020

Stop in today to pick up a coloring page!

3 Winners will be chosen!

Contact the office today for details!

(Contestants must have an account with the Credit Union to be eligible to win prize)

The credit union has updated their computers and software programs on June 8 & 9, 2019. We have also been able to purchase additional training materials to help keep staff up-to-date on regulations. This update and education have been made possible, in part, by a grant from the New York Credit Union Foundation!





Whether you are looking to buy, or you just want to do some updates and repairs to your home, Encompass Niagara has options that will meet your lending needs! Contact us today to get started!



We are always accepting donations to Community Missions. Our bin is located inside the lobby!

Credit Union Mission: People helping People
It starts with one helping hand to make the world of a difference!

Save the Date!

Thursday May 14, 2020

Credit Union Annual Meeting Dinner

More info to come in April 2020

Join us on Fridays for Coffee & Donuts
from 9am-11am

Bring any financial questions you may have and join in open discussion with the staff.



The Importance of a Pre-Approval!

1. Know your credit score
2. Time to shop
3. Get the payment you want

Know what your credit is worth and don't get ripped off by others with high interest rates! Take your time shopping and get a payment your comfortable with without feeling pressured to sign!

Contact us today for your loan pre-approval!

Thank you to our staff & members who donated to the CU4Kids fundraiser!

Together we were able to raise \$148.92

The money we raised was donated to John R. Oishei Children's Hospital!



Download our mobile App Free!



**Encompass Niagara FCU
CompuSource Systems, INC**



Special Limited Certificate Offering

**18 Month Term @ .70% (.70 Annual Percentage Yield - APY)
New Lower Minimum Opening Balance**

****Rates subject to change at anytime without notice**

\$500 - \$24,999

\$25,000 & Higher

6 Month Term: 0.30% (0.30 APY)

3 Year Term: 0.80% (0.80 APY)

1 Year Term: 0.40% (0.40 APY)

4 Year Term: 1.05% (1.05 APY)

2 Year Term: 0.50% (0.50 APY)

5 Year Term: 1.30% (1.31 APY)

Click the link on our website to see the money saving discounts you qualify for just for being a member!

Offers include: Sprint, ADT Home Security, TurboTax, DirectTV, CU Road Pal Roadside assistance, Trustage Car Insurance, Allied movers and Love to Shop program!

Website: www.encompassniagara.com/

