



Encompass Niagara

Federal Credit Union

YOUR BEST DIRECTION FOR FINANCIAL SERVICES

www.encompassniagara.com/

Loan Special – Used Cars at New Car Rates!

Shopping for a used car? This is the time to buy one! Bring your lower quote in writing and we'll match it!



1% Off on a Fixed Rate!

With our **Holiday Hangover Special**, we will take 1 percent off a fixed rate on an unsecured loan!



English – A+
Science – A+
Algebra – A+
Gym – A+
History – A+

AS PART OF THE KIDS CLUB, GOOD GRADES CAN BE TURNED INTO REWARDS FOR YOU!

- 1) OPEN A NEW YOUTH ACCOUNT- WE WILL MATCH THE FIRST \$25
- 2) CERTIFICATE OF DEPOSIT SPECIAL- \$50 CERTIFICATE EARNING THE NORMAL RATES FOR 6 MONTH, 12 MONTHS AND 24 MONTH CERTIFICATES!

Special Limited Certificate Offering

**18 Month Term @ .80% (.80 APY)
New Lower Minimum Opening Balance**

<u>\$500 - \$24,999</u>	<u>\$25,000 & Higher</u>
6 Month Term: .30% (.30 APY)	3 Year Term: .70% (0.7 APY)
1 Year Term: .40% (.40 APY)	4 Year Term: 1.05% (1.05% APY)
2 Year Term: .50% (.50 APY)	5 Year Term: 1.3% (1.31 APY)

We're Creating a New Website!

Starting January 1st, 2018, we are glad to announce that Encompass Niagara Federal Credit Union is releasing our new and improved website! At the Website, you can sign up for home banking, know what Encompass is up to and more! The Website link will be the same one as before.

Encompass Now Has a Mobile App!

The brand new Banking app allows you to securely check balances, view transaction history, transfer funds, and make your loan payments on the go!

Features:

- Check Balances
- View Transaction History
- Transfer Funds
- Make Your Loan Payments
- Secure Messaging for support



Download the Encompass Mobile Banking App today on your smartphone or tablet.

Encompass Niagara Federal Credit Union is proud to partner with Niagara Falls City School District through their Adopt A School Program!



Holiday Closing Dates

Monday, January 1, 2018- **New Year's Day**
Monday, January 15, 2018- **Martin Luther King Jr. Day**
Monday, February 19, 2018- **Presidents' Day**

**Discount Amusement Tickets
Available here!**

Visa Gift Cards

Available in denomination from
\$10 to \$1000. Only \$4 activation fee
PER CARD

Regal Movie Tickets

Premier Single- \$8.75

**Ultimate Premier \$28 (Includes 2
unrestricted tickets and a \$10 gift
certificate for the box office)**

DELTA SONIC CAR WASH

Deluxe Wash \$5.75

Super Kiss \$10.50

Super Kiss 3 \$31.25

Oil Change \$21.25

Interior \$11.25 Car/ \$12.75 Truck

**Splash Lagoon Discount
Tickets Are Now Available for
Our Members!**

<http://tickets.splashlagoon.com>

Then Enter Encompass@Splash to
Find Your Discount

SCHOLARSHIPS! (Revised 1/29/18)

Applicants must...

- Be a graduating high school senior
- Be a member of the credit union
- Provide a college letter of acceptance when applying for scholarship
- Must apply between June 1, 2018- July 31, 2018

Scholarship drawings will be August 3, 2018. Winners will be notified by mail, by August 10, 2018

Winner is required to submit a paid tuition receipt at the time the Scholarship is awarded

EXTRA CHANCES

1. Open a checking account with a debit card & FREE ATM
2. Take a 1st time Auto Buyer Loan

Attention!

**Our Annual Meeting is
Now Changed to Spring!**
Members will receive
reservation forms close to
the date.

We anticipate openings on
our **Board of Directors**
and our **Credit Review
Committee** in the
upcoming months. If you
want to become involved to
help make your credit
union a success, please let
someone in the office know
that you are interested in
joining our **Board of
Directors.**



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

There's offers such as: 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/

Encompass Staff

Board of Directors:

*Stephen Schmitt - President
Joe Bursik - Vice President
Alaina Moeller - Treasurer
Lee Wass - Secretary
Bill Lynott
Michael Watson
Juanita Smith*

Credit Committee:

*Mark Sexton-Chairman
Karen Sexton-Secretary
Michelle Basile*

Supervisory Committee:

*Tyrone Lewis - Chairman
Joan LaPorta
Marie Tisack*

Staff Members:

*Alaina Moeller - Manager
Jeremy Hapka - Assistant Manager
Kristin Bradfield - Loan Officer
Lynn Laverdi - Teller Manager
Debi Weigel - Teller
LaShaundra Bradley- Teller*

Contact Us

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Website: www.encompassniagara.com/

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