

www.encompassniagara.com/

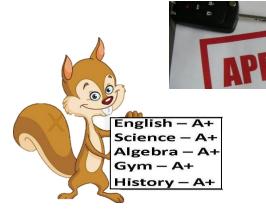
# Loan Special – Used Cars at New Car Rates!

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!



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 &amp; 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 1<sup>st</sup>, 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 1<sup>st</sup> 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

Office Location: 2525 Military Road Niagara Falls, NY 14304 Phone Line: 716-236-7678 Fax Line: 716-236-7807 Email: encompass@roadrunner.com Office Hours: Monday-Friday 9 AM-4:30PM Website: www.encompassniagara.com/

Scan this QR Code and Like us on Facebook to enter our contests, see our latest news!



