



# Encompass Niagara

## Federal Credit Union

YOUR BEST DIRECTION FOR FINANCIAL SERVICES

[www.encompassniagara.com/](http://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 &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/](http://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](mailto:encompass@roadrunner.com)

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

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

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