

4th Quarter 2020

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

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Holiday Closings!

October 12, 2020- Columbus Day

November 11, 2020- Veteran's Day

November 26, 2020- Thanksgiving Day

December 24, 2020- Close at 12:30pm

December 25, 2020- Christmas Day

December 31, 2020- Close at 12:30pm

January 1, 2020- New Years Day

END OF THE YEAR LOAN SPECIALS!!

UNSECURED RATES- 1% OFF CURRENT RATE

USED AUTO RATES- 1% OFF CURRENT RATE

Don't miss out on the end of the year specials!

Contact the credit union today for more information!

Encompass Niagara Federal Credit Union would like to thank all of its members for their patience and support during the Covid-19 Pandemic. We are continually updating our policies and procedures to follow the recommendations from our Governor and the CDC guidelines. The safety of our members and staff are of utmost importance to us. As we travel through these crazy times, please know we are here to help navigate through it together!

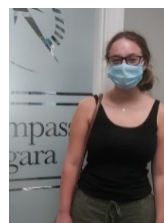
Congratulations to our scholarship winners! If there is one thing that the year 2020 has taught us, the future is so uncertain. We are glad that we can offer these Scholarships and help our young members work towards a brighter future!

1. Delaney Zander
2. Lydia Barreto
3. Julia Buetel



Delaney is a graduate of North Tonawanda High School who will be starting at Niagara County Community College this fall to study Early Childhood Education. After College, she wants to be a teacher for elementary grade students.

Lydia Barreto will be attending SUNY Geneseo this upcoming Fall 2020 and major in Psychology! She hopes to become a school counselor or maybe a Psychologist in the future.



Julia Buetel is a graduate from Starpoint Central High School and will be attending the University of Buffalo and studying Pharmaceuticals.

The possibilities are endless for you all! Good luck this upcoming fall to all of you! We look forward to seeing all of your accomplishments!

NEW PRODUCT ALERT!

MOBILE CHECK DEPOSIT!!

Coming soon to your Encompass Niagara FCU Home Banking Account!

The credit union is in the process of setting up this great new product for our members. Soon you will be able to deposit a check into your account from the comfort of your living room! Simply take a picture of your check and upload it to your account!



**IT'S AS EASY AS
1, 2, 3!**



This year, the credit union held our Annual Meeting virtually through Cisco Web-ex in order to help curve the spread of the coronavirus and keep our members safe.



Thank you to those who were able to attend the meeting!

For those that did not have a chance to attend, you can obtain a copy of the Annual Meeting brochure by contacting the credit union.

Download our Mobile App free and have the power in your hands to do your banking anywhere you go!

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



Encompass Niagara FCU
CompuSource Systems, INC

Get your statements faster! 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!

Are you looking to consolidate some debt that you have? Maybe your credit cards are getting out of control or medical bills are piling up? Or maybe you have some home repairs to make. If you own your home, a Home Equity loan may be a great option for you!

Contact the credit union today to discuss our Home Equity Line-of-Credit product and apply today!



OwnersChoice Funding
Your home lending partner.

It is time to shop for your forever home! To learn more about your mortgage options, speak with one of representatives at Owner's Choice Funding at (716) 839-0701 or go to www.ownerschoice.com to apply today!

October is Domestic Violence Awareness month. If you know anyone that may be suffering from domestic violence, make sure to guide them to www.domesticshelters.org and show them you support them! They can locate a local shelter and hotline to call when they need help!



October 15, 2020 is National credit Union Day! Spread the credit union love and refer a friend to join a credit union today! Live the credit union life, people helping people.



BEWARE OF SCAMMERS!

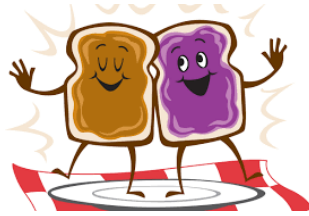
Whether you are a college student, a parent trying to find a work from home job, or an elderly person trying to find some good help, the scammers are out there and ready to take advantage of anyone they can! Most of these scams sounds like:

- “If you can cash this check for me, keep some for your troubles and send me the rest.”
- “I will pay you for the first month in advance if you cash this check and send me \$500.00”
- “Want to make some quick cash? Deposit this check for us and keep some for yourself”

Don't become a money mule! You'll get stuck with the bill when the check bounces.

Basically, if it sounds too good to be true, it is and always do your research before accepting any of these checks. You can always talk to your credit union representative before accepting one of these checks and we will guide you in the right direction!

Life has been very challenging for many, especially this year with the COVID-19 Pandemic affecting millions of families throughout the entire world. Let's take some time to appreciate how fortunate we are to have each other and help out those that may really be in need of our most basic necessity, food! We will be holding our annual PB&J Drive beginning November 1 through December 10 at the office. On your next visit to the credit union, drop of a jar of Peanut Butter or Jelly to help us support local families in our community.



Certificate of Deposit Rates

18 Month Term @ .50% (.50 Annual Percentage Yield - APY)

New Lower Minimum Opening Balance

****Rates subject to change at any time without notice**

\$500.00 to \$24,999.00

6 Month- 0.10%

1 Year- 0.20%

2 Year- 0.30%

\$25,000.00 and higher

3 Year- 0.40%

4 Year- 0.65%

5 Year- 0.90%

Help Stop the Spread!

Wear a Mask

Social Distance

Stay 6 Feet Apart

Stay Healthy!

Stay Safe!



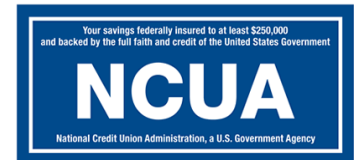
We care about our staff, members, and the community.

Together, we can get through this!



The credit union has replaced its ATM machine that is located on the outside of our building. This update has been made possible, in part, by a grant from the New York Credit Union Foundation!

This year was really difficult for many families everywhere. Many lost hours at work making it very difficult to make their loan payments and keep food on the table. That is why Encompass Niagara FCU applied for a Grant through NCUA to assist our members affected financially by the COVID-19 Pandemic. Thanks to NCUA, we were awarded \$10,000.00 and were able to create a Loan Payment Relief Program to assist members by making one monthly loan payment for them.



Encompass Niagara FCU is in need of volunteers for our Board o Directors and Supervisory Committee!

Contact the office to find out how to become a part of our team!

