

*2nd Quarter 2021*

**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

## Auto Loan Special

**Rates as low as 1.99%**



\*Loan approval is based on the creditworthiness of the applicant. Not all applicants will qualify. APR=Annual Percentage Rate, APR may vary due to underwriting factors such as vehicle year, term of loan, individual credit history, etc. Rates subject to change without notice. Contact the office and speak to a representative for more information.



Be a part of our team and volunteer for a position on the Board of Directors or Supervisory Committee! Your views and opinions will help us to grow and secure a successful future!

**Incentives offered for those who volunteer**  
**Availability can be flexible**

**Holiday Closings!**  
**May 31, 2021- Memorial Day**  
**July 5, 2021- Observance of Independence Day**

## Membership Drive!

### New Members

Come join our credit union family!

Open a qualifying account today and earn a bonus \$50.00!

- Open account by June 30, 2021
- Make at least **ONE** direct deposit of \$200.00 into your account within 60 days of account opening
- Minimum opening deposit of \$50.00

\*Must meet all qualifying events within 60 days of account opening. Bonus \$50.00 will be deposited within 90 days of account opening

### Skip-A-Pay

Skip your monthly loan payment and free up some cash for other monthly expenses.

Contact the credit union today for details!



### “BRING IT”

### Refinance Loan Special!

Bring your loan to the credit union from another financial institution and we will beat your current rate by 0.50% as low as 2.00%!

Contact the credit union today for more information!

\*Excludes Home loans, rate match terms and conditions apply, loan approval is based on the creditworthiness of the applicant. Not all applicants will qualify.



### NEW PRODUCT ALERT!

### MOBILE CHECK DEPOSIT!!

**Encompass Niagara FCU Home Banking Account!**



**Encompass Niagara FCU**  
CompuSource Systems, INC

### **Download our mobile App Free!**

Are you having a hard time getting to the credit union on time to deposit your check? You can now make a check deposit using your Mobile App from the comfort of your living room. Simply log into your Home Banking account using the Mobile App, take a picture of your check, and select which account you want it deposited to.

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

Did you know that you can receive discounts on everyday purchases, Home or Auto Insurance, and many other services simply for being a credit union member?

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.lovemycreditunion.org/](http://www.lovemycreditunion.org/)



## Scholarship Opportunity! High School Seniors set to graduate June 2021

### 5 Winners of \$500.00 will be chosen!

- Must be a credit union member for at least 3 months
- Graduating High School June 2021
- Have Acceptance letter to College
- The more accounts you have the more chances to win! (Savings, Checking, Certificate)

Contact the office today for more information

### Annual Meeting!

Join us on Thursday May 13<sup>th</sup> at 5:00pm **VIRTUALLY** for our Annual Meeting.

Those who attend will be entered into a drawing to receive a Visa Gift Card!

Be one of our six winners!

1- \$200, 1- \$100.00, 4- \$50.00

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!



\*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](http://www.ownerschoice.com) to apply today!\*

### **Ditch the paper statements! Sign Up for E-Statements and get your statement faster!**

Clean up the clutter and save a tree! Have your E-Statement securely sent to you through your Home Banking.

### Certificate of Deposit Rates

#### **New Lower Minimum Opening Balance**

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

#### **\$500.00 to \$24,999.00**

**6 Month- 0.05%**

**1 Year- 0.10%**

**2 Year- 0.20%**

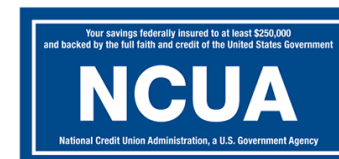
#### **\$25,000.00 and higher**

**3 Year- 0.30%**

**4 Year- 0.50%**

**5 Year- 0.70%**

The credit union would like to say Thank You to the National Credit Union Association for assisting the credit union with the COVID Loan Payment Program last year through their Emergency Grant Program. We were able to assist many of our members who were adversely affected financially by the COVID Pandemic.



The Credit Union has ordered new educational material to assist the staff in staying up-to-date with the growing changes in the banking industry due to the coronavirus and changes in regulation. The order of the education has been made possible, in part, by a grant from the New York Credit Union Foundation!

