

3rd 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

Holiday Closings!

**July 5, 2021- Observance of
Independence Day**



September 6, 2021- Labor Day

Loan Special

1% off Unsecured Rates



Whether it be your big end of summer blow out vacation or back to school shopping, Encompass Niagara FCU is here to help you obtain everything you need!

*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**

Skip-A- Pay

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

Contact the credit union today for details!



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)

Applications are available online and will be accepted until July 31, 2021

Contact the office for more details

Youth Membership Drive

July 1 2021-September 30, 2021

Open a youth account during the 3rd quarter of 2021 and receive a bonus deposit of \$25.00!

- ❖ Account must be open for 90-days to receive deposit
- ❖ Must be a new member (never have had account with Encompass before)

Start a new youth account today and give your child the first building block to building a better financial future!

Contact the office today for more details

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, Trustrage Car Insurance, Allied movers and Love to Shop program!

Website: www.lovemycrreditunion.org/



Certificate of Deposit Rates

New Lower Minimum Opening Balance

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

<u>\$500.00 to \$24,999.00</u>	<u>\$25,000.00 or higher</u>
6 Month- 0.05%	3 Year- 0.30%
1 Year- 0.10%	4 Year- 0.50%
2 Year- 0.20%	5 Year- 0.70%

Go Green!

Sign up for Home Banking and go paperless!

Benefits of online access include:

- + 24/7 access to your accounts
- + Transfer funds between your credit union accounts
- + Sign up for E-statements and E-Tax documents and receive your statements faster
- + Make Mobile Check Deposits into your account from the comfort of your living room, car, work office or where ever you may be



Encompass Niagara FCU
CompuSource Systems, INC

Download our mobile App Free!

Encompass Niagara FCU is participating with Credit Union for kids to raise money to fund our local John R. Oshei Children's Hospital!

August 1st 2021 to September 11, 2021

Keep an eye on your email for ways to donate online or stop into the credit union to make a donation.

Together we can help create a better future!



Annual Meeting!

Thank you to those who attended our Annual Meeting on Thursday May 13, 2021!

Thank you to all of our members for their loyalty and support throughout the years!

We look forward to many more years serving all of your financial needs!

Congratulations gift card winners!

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

- ❖ 1- Barbara Ferchen
- ❖ 2- Chase Moeller
- ❖ 3- Maryann Bursik
- ❖ 4- Phyllis Wass
- ❖ 5- Kristin Hudson
- ❖ 6- Steve Schmitt



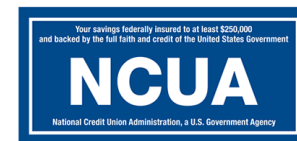
Are you looking to consolidate some debt that you have? Maybe your credit cards are getting out of control or medical bills are piling up? Or maybe you have some home repairs to make. If you own your home, a Home Equity loan may be a great option for you!



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 to apply today!

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!

