

4th 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 Loan Special

1% off Unsecured Rate for 12-month term



Get ready for holiday shopping and family vacation with a short-term small personal loan.

1% off Used Auto Rates



Give yourself a gift and trade in that old beater car for a newer one at a rate and payment you can afford!

*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.





Holiday Closings!

October 11- Columbus Day
November 11- Veteran's Day
November 25- Thanksgiving
December 24- Christmas Eve
December 31- New Year's Eve

Go Green!

Sign up for Home Banking and go paperless!
Benefits of online access include:

Sign up for E-statements and E-Tax documents (must do before 12/31)

-  24/7 access to your accounts
-  Transfer funds between your credit union accounts
-  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!

Skip-A- Pay

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

Contact the credit union today for details!



Did you fall short on cash this holiday season?

Stop in and open a Christmas Club Account today and watch your savings grow for next years' holiday season!

There is no minimum balance requirement!

Contact the office for more details

Direct Deposit

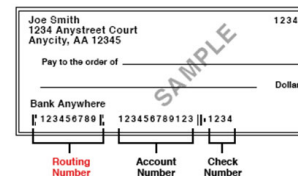
It is important to have all of your information correct when setting up your direct deposits and online payments.

Any error with mismatched account number or name can delay posting and returns.

The credit union routing number is
222381581

Your account number is 14-digits long

This information can be found at the bottom of your checks if you have them.



Be sure to contact the office to make sure you have the correct information for the best service.

Beware of Scammers!!

There are several types of scammers out there and everyone can be a target.

DO NOT GIVE OUT YOUR ACCOUNT NUMBER OR INFORMATION TO ANYONE

- **Romance** – Don't get lured in by someone claiming to be interested in you and sends a check for you to keep some and send the remainder back
- **Lottery** – If you receive notice that you have won a lottery you have never played
- **Phishing Emails** – Lookout for any odd emails claiming that your account needs immediate attention and requests your account information for payment. Links sent in these emails are re-routed to a third party trying to collect your information for fraud purposes

These are just a few. Be cautious with your information and contact us if you think you may have been scammed.

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/



OwnersChoice Funding
Your home lending partner.

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!

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%

Thank you to all who have donated to our Miracle Jean's Day Fundraiser! Together, we raised \$69.20 for John R. Oshei Children's Hospital!

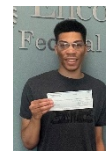


Congratulations Scholarship winners!

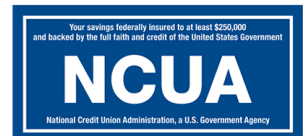
Andrew Stillinger- Andrew is a graduate of Niagara Wheatfield High School who will be attending Niagara University in the Fall to study a variety of topics including finance.



Cameron Smith- Cameron is a graduate from Niagara Falls High School and will be Attending Niagara County Community College to study Business Administration.



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.



To stay up-to-date on our technology for remote workers, the credit union ordered new equipment with current software to prevent service interruption to members. The staff also gained additional education on cyber security to safeguard information. This update has been made possible, in part, by a grant from the New York Credit Union Foundation!

