



www.encompassniagara.com

Loan Special – Used Cars at New Car Rates !

Shopping for a used car? This is the time to buy it! Or, bring your current loan information over and let us see if we can beat your rate! Get a lower rate quote in writing and we'll match it!

Your credit score determines your financial life

There is a profound consequence to having a poor credit score. Your credit score is an extremely important factor when it comes to how much you will have to pay for credit and a variety of other things in life. See the difference here in a typical \$20,000

Auto Loan for a 72 month term:

A+ rate 4.49% = finance charge total \$2,852.08

A rate 5.49% = finance charge total \$3,519.89

B rate 6.99% = finance charge total \$4,543.75

C rate 9.99% = finance charge total \$6,670.16

D rate 13.99% = finance charge total \$9,664.91

It pays to take a proactive role in improving your score and we want to help! We have a comprehensive step-by-step plan to get you on the road to the best you can be! Call the office to find out how!

NOW OPEN UNTIL 5:30 ON THURSDAYS!

We anticipate openings on our Board of Directors and our Credit Review Committee in the coming months. If you have been thinking about a way to become involved to help make your credit union a success, please let someone in the office know that you are interested.

Keep your eye out – changes coming soon!

**Applicant must be a member of the credit union and must be a graduating high school senior*

**Applications will be accepted from July 3, 2017 until the close of business July 31, 2017*

**Winners will be notified by mail by August 7, 2017*

*Applicant must provide a letter of acceptance at the time of application

Winners will be required to submit a paid tuition receipt at the time the scholarship is awarded

Want to earn extra chances?

Open a checking account with debit card and FREE ATM access = one extra chance

Take a First Time Auto Buyer Loan = one extra chance

Ca\$h likes to share!

Ca\$h is having so much fun saving and winning prizes that he wants to share with his friend Penny! Ca\$h says “Share the fun with your friends too!”

Chipmunk Club kids: Don't forget to bring your report cards to the credit union to get your rewards too!

SPECIAL LIMITED CERTIFICATE OFFERING

**18 Mo Term @ .80% (.80APY)
New Lower Minimum Opening Balance!**

<u>\$500 - \$24,999</u>	<u>\$25,000 and higher</u>
6 MONTH TERM .30% (.30APY)	3 YEAR TERM .70% (.70APY)
1 YEAR TERM .40% (.40APY)	4 YEAR TERM 1.05% (1.05APY)
2 YEAR TERM .50% (.50APY)	5 YEAR TERM 1.30% (1.31APY)

* RATES SUBJECT TO CHANGE WITHOUT NOTICE

Holiday Closings:

Independence Day

Tuesday, July 4, 2017

Labor Day

Monday, September 4, 2017

Columbus Day

Monday, October 9, 2017

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

Alaina Moeller - Manager

Jeremy Hapka - Asst Mgr

Becky Marchetti - Loan Mgr

Kristin Bradfield - Teller Mgr.

Lynn Laverdi - Teller

Debi Weigel - Teller

Hours and Contact Information

Lobby Hours:

Monday, Tuesday, Wednesday and

Friday 9:00 am – 4:30 pm

*Thursday – 9:00am – 5:30 pm

Office Location:

2525 Military Road

Niagara Falls, NY 14304

Phone Line:

716-236-7678

Fax Line:

716-236-7807

Email:

encompass@roadrunner.com

Editor: Becky Marchetti

Like us on Facebook to enter our contests, see the latest news and keep in touch with all the happenings at your credit union!

DISCOUNT AMUSEMENT TICKETS AVAILABLE HERE!

VISA GIFT CARDS

Available in denominations from \$10 to \$1,000. Only \$3 activation fee PER CARD

REGAL MOVIE TICKETS

Premier Single - \$8.75

Ultimate Premier \$28.00 (Includes 2 unrestricted tickets and a \$10 gift certificate for the box office/concession)

DELTA SONIC CAR WASH

Deluxe Wash \$ 5.75

Super Kiss \$ 10.50

Super Kiss 3 \$ 31.25

Super Kiss 5 \$ 51.50

Oil Change \$ 21.25

Interior \$11.00 Car/\$12.75 Truck

**SPLASH LAGOON CORPORATE
ACCESS DISCOUNT TICKETS
are now available for our members!**

Sign on to

<https://tickets.splashlagoon.com>

and enter the Store Name:

Encompass@Splash

**FANTASY ISLAND Good any day
ticket \$19.99**

**DARIEN LAKE Good any day
Ticket \$28.00 includes a free
parking pass,
kids under 2 are free**

**ERIE COUNTY FAIR August 9–20,
2017**

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 the Love to Shop program !

Community Spotlight

Each quarter we will spotlight a locally owned business in support of our community.

800 Walck Road North
Tonawanda, NY 14120 (716)

693-7587 info@paintersplus.us

www.paintersplus.us

Owner: Jesse Gooch

Established: 2001

Services Offered:

Residential and Commercial
Interior and Exterior painting,
Industrial painting and coating,
Interior Decoration and Design,
Power washing, Concrete
restoration, Drywall, Carpentry,
Fence and Deck staining, Sprayed
Acoustic Tiles, Wall
Coverings

A Word from the owner:

"Painters Plus is an award winning Interior and Exterior painting company. Our team is committed to superior quality workmanship and customer service is our top priority. We also have custom rustic furniture at our showroom at 800 Walck Road in North Tonawanda.

As the recipient of the 2012 Business of the Year award for the Chamber of Commerce of the Tonawandas, we strive to give back to our community and created Project H.O.P.E. (Helping Others Paint Exteriors) which yearly benefits a family in need.

We promise to do great quality work within your budget so call us and make your appointment today! "

We take the "pain" out of painting!

