



2525 Military Road
Niagara Falls, NY 14304
Phone: (716) 236-7678
Fax: (716) 236-7807

Winter is coming!!
*Stay safe, bank online if you can!
*Contact the office before traveling through in-climate weather
*Follow the news stations, email, FaceBook, or Instagram for any important changes!

November 2021 Newsletter

Specials valid from September 1 through December 31, 2021

Loan Specials!

1% off 12-mo term Unsecured Rates
1% off Used Auto Rates

*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.

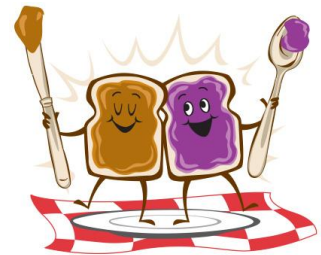


Holiday Closings!

November 11, 2021- Veteran's Day
November 25, 2021- Thanksgiving

Peanut Butter and Jelly Drive!

From November 1 through December 15, 2021, the credit union will be collecting donation jars of peanut butter and jelly to donate to our local soup kitchen. The holidays can be tough. But with a little help, we can make a difference!



@encompassfcu

New Service Alert!

Drive Thru Teller will soon be available for all members!
Stay Up-To-Date with credit union specials and changes!
Follow us on FaceBook and Instagram, through email and Home Banking notifications, and read our newsletter!

E-Statements and E-Tax Documents: log into your home banking account and sign up today for your electronic documents! You must sign up before December 31, 2021 to be able to receive your 2021 Tax Document electronically.

Not all accounts will receive a tax document. If your annual dividends are under \$10.00, you will not receive a tax document

