



**Encompass Niagara**  
Federal Credit Union  
YOUR BEST DIRECTION FOR FINANCIAL SERVICES

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## October 2021 Newsletter

**\*Specials valid from September 1 through December 31, 2021\***

**Spooky good 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.



### Trick-or-Treat!

Bring the kids in on Friday October 29 to Trick-or-Treat in our lobby!

### **October 21 is International Credit Union Day!!**

We would like to thank all of our members for their loyalty and support over the years! Stop in today to celebrate International Credit Union Day with us!

### Discount passes for the Regal in stock!

**\$9.25 per ticket**

Take your family out for the theatre experience to see that new movie you have been waiting for!



**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\***