



**GREATER  
NIAGARA**  
FEDERAL CREDIT UNION

# CREDIT UNION CONNECTION

A PUBLICATION FOR GREATER NIAGARA FEDERAL CREDIT UNION MEMBERS

## HOLIDAY CLOSINGS

**Memorial Day**  
Monday, May 25, 2009

**Independence Day**  
Saturday, July 4, 2009

## Safe & Sound

Your deposit accounts are insured up to \$250,000 by NCUA. Not one penny of insured savings (deposits) has ever been lost by a member of a federally insured credit union.



*Serving Our Community's Financial Needs*

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Web site:

[www.greaterniagarafcu.com](http://www.greaterniagarafcu.com)

### OFFICE HOURS

Monday, Tuesday,  
Wednesday, Friday  
8:00 AM to 4:30 PM

Thursday  
8:00 AM to 6:00 PM

Saturday  
9:00 AM to 12:00 PM



AMERICA'S  
**CREDIT UNIONS**

*Where people are worth more than money.™*



## Auto Loan Rate Sale

If you're going to buy a new or used car soon, stop by Greater Niagara FCU for our great Auto Loan Rate Sale!

From May 1, 2009 through May 31, 2009 rates will be as low as **4.50% APR\***! All new and used vehicles with model year 2005 and higher qualify.

If you already have a new or used auto loan elsewhere, you could be paying more than you have to. You can transfer your loan to take advantage of this lower rate and save money.

This Auto Loan Rate Sale is only available for a limited time so don't wait too long! Stop by or give us a call to learn more and to apply for a loan today!

\*APR=Annual Percentage Rate. All rates subject to change and based on individual creditworthiness.

## Youth Week

Youth week will be celebrated April 19-25, 2009. We want to encourage all youths to visit the credit union. They can open a new account or make a deposit into an existing account and receive a gift bag, special treat and refreshment. We will be having a coloring contest also this week. Age groups 4-6 and 7-10 will be eligible to win a \$25.00 gift card.

Be sure to stop by!

## Saturday Hours/Services

The credit union office is open every Saturday from 9:00 am-12:00 pm, but due to limited hours and staff we will no longer be able to disburse loan proceeds during these hours without an appointment already scheduled with the loan office.

Members will still be able to submit loan applications to the member service reps and the loan will be reviewed by a loan officer on Monday morning.



## E-Statements

Interested in receiving your monthly and quarterly statements via Home Banking? No more worrying about mail identity theft?

Please stop by the Credit Union office to sign up for this convenient service to start receiving your statements.

# Notice Of Privacy For Credit Union Members

To assure the continued privacy and confidentiality of your personal financial information, Greater Niagara FCU observes the following practices and procedures:

## Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

## Information We Disclose

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.

## Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

Please give me a call if you need anything explained.

Christine J Ryan, *Operations Manager*  
Greater Niagara FCU



## Board Of Directors

Chairperson – *Sondra Grace*  
Vice Chairperson – *Emidio Giannini*  
Secretary/Treasurer – *Louis Salciccioli*  
Board Members  
Michael Balent  
Richard Chrzanowski  
Greg Fedak  
William LaChance

## Office Staff

### President/CEO

Carolyn DuBois

### Operations Manager

Christine J. Ryan

### Member Service

Linda Davis  
Melinda Ferrio  
Jennifer Jordan  
Debi Weigel

### New Account/Loan Representative

Tina Schubert

### Administrative Assistant

Michelle Abel

## Supervisory Committee

### Chairperson

Robert Grace

### Committee Members

Cathy Lamb  
George Lodick III

## COMING SOON: Skip-A-Pay

Watch your mail for your chance to skip your August payment on your qualifying credit union loan(s). \* There's a \$35.00 processing fee per loan to take advantage of this service.

\*Excludes real estate and credit card loans.

## Member Appreciation Days

We will be holding customer appreciation days during the months of JUNE, JULY and AUGUST. The event will be held at the credit union one Friday of every month. After members transact their business they can enjoy a hotdog and beverage with a thank you of appreciation for being a member of Greater Niagara FCU.



## Care For Kids Mascot

The 2009 mascot is now available. Stop by the credit union office to see what great stuffed animal is our 2009 credit union mascot. The new mascots can be purchased for \$5.00. All proceeds are donated to Niagara Falls Memorial Medical Center Child Advocacy Program.

## Discounted Tickets Are Here!

We have Delta Sonic Car Wash tickets for \$8.75 and Regal Cinema tickets for just \$6.00. And, Fantasy Island and Darien Lake tickets will again be available for the 2009 season.

Get your tickets today!