



**GREATER  
NIAGARA**  
FEDERAL CREDIT UNION

# CREDIT UNION CONNECTION

A PUBLICATION FOR GREATER NIAGARA FEDERAL CREDIT UNION MEMBERS

## HOLIDAY CLOSING

**Columbus Day**  
Monday, October 13, 2008

## Credit Union T-Shirts For Sale

Credit union t-shirts are available for purchase for just \$5.00! We have youth and adult sizes available. Hurry in while supplies last!



*Serving Our Community's Financial Needs*

2901 Military Road  
Niagara Falls, NY 14304  
Phone: 716-297-5944  
Fax: 716-297-6074

E-mail: [gncfu@greaterniagara.com](mailto:gncfu@greaterniagara.com)

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.™*

## Take Advantage Of Vacation Skip-A-Pay!

We don't want you to skip the good things in life because of a lack of funds. You can skip your August loan payment to get some extra money for the summer.

Sign up for our Vacation Skip-A-Payment program, and you can skip August's payment on your qualifying loans.\* We just need a low \$35 processing fee per loan that will be deducted from your Share Savings Account. If you make loan payments with Direct Deposit or Payroll Deduction, your payment will be deposited into your Share Savings Account. Interest will continue to accumulate on your loan during August.

Don't skip this great opportunity to get the cash you need for whatever your summer plans include. Sign up for our Vacation Skip-A-Payment program today!

*\*Excludes real estate and credit card loans.*



## College Scholarship Winners



Thank you to all of our young members who participated in the NYSCUL College Scholarship program. All entries are submitted to Albany for a panel of education professors and personnel to determine our winners.

**Congratulations To Our 2008  
Scholarship Winners:**

**ALEXANDRA CELESTE and TAYLOR RYAN**

## Walk For Hunter's Hope

All area credit unions will be participating in a walk to benefit the Hunter's Hope Foundation in honor of Buffalo Bill's Jim Kelly's son Hunter. The walk will be on September 13, 2008 at Beaver Island State Park. A registration donation of \$10.00 will include the walk, lunch and entertainment. We are trying to have the largest turnout to be from our area credit union members and their family and friends.

More information will be on our website as the event gets closer.

*Please Put Your Sneakers On And Join  
The Fun For A Great Cause*

## E-Statements

*Interested in viewing your monthly and quarterly statements via your personal computer? Home Banking is available on our website.  
No more worrying about mail identity theft?*

*Please call or stop by the Credit Union office to enroll and you can start receiving your statements as well as any new promotions being offered by the credit union quickly.*

## Dormant Accounts

If you receive a letter from the credit union stating that your account has had no activity in five years, you **MUST** sign the letter claiming the account is yours and return it to the credit union office. You can also make a deposit or withdrawal on your account to avoid your funds being sent to New York State. Please take care of this immediately to protect your funds.

The following is a list of accounts that the credit union is unable to contact about their abandoned account. Please call the office if you can help us to contact them about their accounts: Angela or Michael Jurowicz and Diana or Richard Warner.

## Check Out Our Share Draft (Checking) Account

At Greater Niagara FCU, we believe that you shouldn't have to pay expensive fees or a lot of fees just to have access to your hard-earned money. You can enjoy:

- No monthly service charge
- No minimum balance required
- No per check fees
- No fee for overdraft



Give us a call or stop by to learn more about our Share Draft (Checking) Account.

## Our Visa Debit Card Makes A Great Traveling Companion

When on vacation this summer, reach for your Debit Card. It's a convenient, quick and easy way to make purchases at millions of locations worldwide, get cash back at certain establishments and withdraw cash or check your account balances at ATMs.

To get a Debit Card, stop by or give us a call today!

## Credit Union Annual Meeting Update

The Credit Union's Annual Meeting was held at Frontier Volunteer Fire Hall on Friday, April 11, 2008. Annual business as well as the financial status of the credit union was discussed. After the meeting, pizza and refreshments were served and many lucky members left with great prizes!

Mark your April 2009 calendar to remind you to attend next year's meeting.

## Care For Kids' New Mascot!

Stop by the credit union office to see what great stuffed animal is our 2008 credit union mascot! You can purchase our new mascot for \$5.00, and for those collectors, you can still purchase the 2007 mascot for \$3.00 to add to your collection (while supplies last). We also have those delicious candy bars available for \$1.00. All proceeds are donated to NF Memorial Medical Center Child Advocacy Program.

## 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  
Kristy DiGregorio  
Melinda Ferrio  
Luanne Lucinski  
Jennifer Jordan

**New Account/Loan Representative**  
Tina Schubert

**Administrative Assistant**  
Michelle Abel

## Supervisory Committee

**Chairperson**  
Robert Grace

**Committee Members**  
Rosemary Brennen  
Cathy Lamb  
George Lodick III

## Delta Sonic Car Wash

Delta Sonic has raised their prices for car wash tickets as of February 2008. We still have tickets available at the current price of \$8.50 for Super Kiss and \$5.00 for basic washes. While supplies last!

## We Have Discounted Tickets

Get your discounted Regal Cinema Tickets for only \$6.00. We also have tickets for Darien Lake for \$22.00 and Fantasy Island for \$16.00.