

# Credit Union Connection

A PUBLICATION FOR GREATER NIAGARA FEDERAL CREDIT UNION MEMBERS

## Holiday Closings

### Presidents' Day

Monday, February 15, 2010

### Good Friday

Friday, April 2, 2010

## In Memoriam

We are saddened by the loss of a dedicated Supervisory Committee member, Robert Grace. He will be greatly missed by the Board, Staff, Supervisory Committee, and members of Greater Niagara FCU.



Serving Our Community's Financial Needs

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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.™

## 56<sup>th</sup> Annual Business Meeting!

We invite you to attend Greater Niagara FCU's 56<sup>th</sup> Annual Business Meeting. The business meeting will give you the opportunity to hear about your credit union's successes during the last year and the challenges facing us in the year to come.

Please check our website after February 1, 2010  
for date and location of Annual Meeting.

★★★ Members Only ★★★

Pizza, Refreshments, Prizes

————— *We hope to see you there!* —————



## Keep Your Eyes Open So You Can Unmask The Savings!

This winter, we will be unveiling a brand new scratch off promotion! This Mardi Gras themed scratch off will help you save money at Greater Niagara FCU by reducing our already low loan rates. You can also opt to refinance a New or Used Vehicle Loan or Personal Loan you already have with another financial institution with us.

Check your mail! This spirited promotion runs from January 18, 2010 until February 26, 2010.



## Sign Up For E-Statements And Be Entered To Win!

You can receive your monthly or quarterly statements through Home Banking. E-Statements are convenient, eco-friendly and lower your chances of mail identity theft.

And, if you sign up for E-Statements, by February 26, 2010, you will be entered into a drawing for a \$50.00 Visa Gift Card! Sign up today using the form below.

### PAPER STATEMENT OPT-OUT FORM

- YES, I would like to discontinue receiving my Greater Niagara FCU Account Statement(s) in the mail. I understand I will have unlimited access to view my statement(s) online at [www.greaterniagarafcu.com](http://www.greaterniagarafcu.com).

Member Number: \_\_\_\_\_ Member Name: \_\_\_\_\_

Member E-mail: \_\_\_\_\_

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## There's Still Time To Apply For A College Scholarship

College bound 2010 high school seniors that are members of Greater Niagara FCU are eligible to apply for college scholarships up to \$1,000.00 from the NYS Credit Union League. Greater Niagara FCU will also award our credit union winner a scholarship. Applications are now available at the office. Hurry! They need to be returned to the credit union no later than January 22, 2010.



### Hunter's Hope Winners!

Hunter's Hope Walk to benefit Research on Newborn Diseases raised \$1,028.00 by credit union members that purchased raffle tickets to win Buffalo Bills items. The lucky winners were:

**Ryan Walker – Buffalo Bills Autographed Jim Kelly jersey**

**Thomas Tierney – Buffalo Bills Autographed Jim Kelly football**

Thank you to all members that supported this wonderful benefit and Congratulations to our winners!



### Be The First To Know With eMarketing!

Greater Niagara FCU is happy to announce our newest service: eMarketing. If you would like to receive information and notices from the credit union via e-mail, please provide us with your e-mail address as soon as possible.

You can expect to receive a few e-mails each month that keep you up to date on all credit union happenings!

Keep in mind that we will never ask for your personal information or your account information via e-mail.

### Direct Deposit Your Tax Refund

With direct deposit, your federal and state income tax refund can be deposited right into your Greater Niagara FCU account.

When filling out your tax return, select your Savings or Share Draft (Checking) Account and enter our routing number. Please contact the credit union for your correct account number and routing number. Remember, if your tax return is a joint return, your tax refund must be deposited into a joint account.



### IRAS NOW AVAILABLE!

Greater Niagara FCU now offers Individual Retirement Accounts. They offer great tax benefits and are the perfect way to save for retirement and the future. Call the credit union for more information and rates.

## Board Of Directors

Chairperson – Sondra Grace  
Vice Chairperson – Emdio Giannini  
Secretary/Treasurer – Louis Salciccioli

### Board Members

Michael Balent  
Greg Fedak  
William LaChance  
George Lodick III

## 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

### Committee Members

Cathy Lamb  
George Lodick III

## Discount Tickets Available

For Delta Sonic Car Wash, we have tickets for Super Kiss at \$8.75 and Basic for \$5.00.

We also have discounted Regal Cinema Tickets for only \$6.50!

Stop in to get your tickets today!