

Credit Union Connection

A PUBLICATION FOR GREATER NIAGARA FEDERAL CREDIT UNION MEMBERS

Holiday Closings

Veteran's Day

Friday, November 11, 2011

Thanksgiving

Thursday, November 24, 2011
Friday, November 25, 2011

Christmas

Saturday, December 24, 2011
Monday, December 26, 2011

New Year's Day

Monday, January 2, 2011

The credit union will be open on Friday, December 30, 2011 from 8:00 AM – 2:00 PM and on Saturday, December 31, 2011 from 9:00 AM – 12:00 Noon.



Serving Our Community's Financial Needs

2901 Military Road
Niagara Falls, NY 14304

Phone: 716-297-5944

Fax: 716-297-6074

E-mail:

gnfcu@greaterniagarafcu.com

Web site:

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

International Credit Union Day

At some point, you've probably wondered what the difference is between credit unions and other financial institutions. In reality, many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. That difference resulted in Greater Niagara FCU being established as a financial cooperative rather than a bank. Although we don't sell groceries or farming supplies or electricity, we share the same principles as other cooperatives. At a cooperative, you're a member/owner, not a customer. As our member/owner, we ask you to join us in celebrating Credit Union Day.

We are offering a loan special for October 20, 2011 of 1% off your qualified loan interest rate. Also, when you stop by, you can enjoy a snack!



Making Holiday Purchases This Holiday Season?

We're pretty sure that's a resounding yes. So, use the card that gives you more for your money: your Greater Niagara FCU Visa Credit Card.

Our Credit Card offers a low rate of 8.9% APR*, no annual fee, a 25 day grace period for purchases, no balance

transfer fee, worldwide acceptance, and more.

To apply, stop by or give us a call today!

*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice.

A Notice About Dormant Accounts

If you receive a letter from the credit union stating that your account has had no activity in three years, you **MUST** either sign the letter claiming the account is yours and return it to the credit union office, or make a deposit or withdrawal on your account to avoid your funds being sent to NYS in November 2011. All dormant accounts are charged a \$2.00 monthly fee. Please take care of this immediately to protect your funds.

Visa Gift Cards Make Great Christmas Or Holiday Gifts

For the person who has everything, check out our Visa Gift Cards. They are now available and can be used at millions of locations around the world so the recipient gets the perfect gift. You can purchase them with a withdrawal from your account or cash. Stop by to get yours today!

There is a fee of \$3.00 per card.



College Scholarship

College bound 2012 high school seniors that are members of Greater Niagara FCU are eligible to apply for college scholarships up to \$1,000 from the NYS Credit Union League. Greater Niagara FCU will also award our credit union winner a scholarship. Applications will be available soon and will need to be returned to the credit union no later than Friday, January 20, 2012.



Driver Rate Reduction Cost

This will be held at the credit union office on Saturday, November 5, 2011 from 9:00 am-3:00 pm. You will save 10% for 3 years on your auto insurance, for a low cost of \$25.00 per person. The class size is limited so it will be on a first come basis. You must register and pre-pay at the credit union office to attend.

Discount Tickets Available

For Delta Sonic Car Wash, we have tickets for Super Kiss at \$8.75. We also have discounted Regal Cinema Tickets for only \$6.00! Stop in to get your tickets today!



Keep In Mind That Social Security Payments Are Electronic

All payments from the U.S. government will be delivered electronically into an account at a financial institution or into the Treasury-issued Direct Express

debit card. This includes Social Security, Veterans benefits and other federal benefits. If you currently receive a federal benefit check, you will have to switch to an electronic payment option by March 1, 2013.

People who do not switch by the deadline will receive their benefit payments via the Direct Express® Debit MasterCard®, so they will not experience any interruption in payment. The Direct Express® card is a prepaid debit card for federal benefit payments.

Electronic payments allow for you getting your money on time, every time. You don't have to worry about your check being stolen out of your mailbox and there's no need to make a trip to cash or deposit a check. And, it helps the environment by cutting down on all that paper.

Why wait? Set it up ahead of time! Contact us if you have any questions or go to www.GoDirect.org.



CU Member Rewards Program

Get exclusive credit union member discounts on the things you use everyday!

VISIT WWW.LOVEMYCREDITUNION.ORG!

Board Of Directors

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

Board Members

Mike Balent
 Greg Fedak
 William LaChance
 George Lodick III

Office Staff

President/CEO – Carolyn DuBois
Operations Manager – Christine Ryan

Member Service

Holly Bellreng
 Tracy Brito
 Kathleen Dickey
 Melinda Ferrio
 Donna Idzik
 Lynn Laverdi
 Maria Myers
 Jamie Stauffer
 Debi Weigel

Assistant Office Manager/Loan Officer – Tina Schubert

Administrative Assistant – Michelle Abel

Supervisory Committee

Chairperson – Linda Davis

Committee Members

Rosemary Brennen
 Cathy Lamb
 George Lodick III
 Annette Snyder

Update Of Credit Union Member Information

If you have changed your address, phone number, beneficiary information, etc., please update that information with the credit union. If you have eliminated your landline and now just use a cell phone, please contact us so we can update our records.



Thank you for your cooperation. It's important that the credit union has your updated information in case we need to contact you and to make sure that you receive your statements and other important mailings from the credit union.