

Credit Union Connection

A PUBLICATION FOR GREATER NIAGARA FEDERAL CREDIT UNION MEMBERS

Holiday Closings

Labor Day

Monday, September 5, 2011

Columbus Day

Monday, October 10, 2011

New Branch Location

We welcome our new members at our North Tonawanda Branch, 160 Ward Road, North Tonawanda, NY 14120. That branch phone number is (716) 695-1829. All members can now use either location. Military Road office offers Saturday hours from 9:00 AM to 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

— Credit Union Dinner Dance —

Our Members Asked And We Listened!

Once again, we will be having a great dinner dance event on Saturday, October 8, 2011, at The Elks Club, 1805 Factory Outlet Blvd., Niagara Falls, NY 14304 from 6:00 PM - 12:00 AM. The event will include dinner, refreshments and dancing for a low cost of \$15.00 per member. Each member can purchase 2 tickets due to limited tickets.



Vehicle Loan Rate Special *New And Used Vehicle Loans*

A Greater Niagara FCU Vehicle Loan can be used for a new or used car, van, SUV, or truck. Rates are as low as 2.99% APR* with terms from 24-84 months.

Refinance the New or Used Vehicle Loan you currently have with another financial institution with the credit union to see if you can get a lower monthly payment.

To apply and/or refinance, just go to www.greaterniagarafcu.com, stop by or give us a call.

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

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 August 31, 2011, 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.

Member Number: _____ Member Name: _____

Member E-mail: _____

Member Signature: _____ Date: _____

Greater Niagara FCU Day At Darien Lake

Once again, we will be having a day full of fun at Darien Lake on Saturday, August 13, 2011 for our members and their families. We had a good turnout last year and hope to get even more members to participate in this great event. Entry to the amusement park, water parks, parking, and a great lunch can be yours all for one low price of \$28.95.



Scholarship Winner



Congratulations to our 2011 scholarship winner of \$1,000.

LAURA HAYES

Laura will be attending Canisius College in the fall, studying pre-med. 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.

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 on November 1, 2011. Please take care of this immediately to protect your funds. All dormant accounts are charged a \$2.00 monthly fee.



\$\$\$\$ Dollars For Scholars! \$\$\$\$\$

Kids, do you study hard and do all your homework throughout the school year to get good grades? Now, you can be rewarded for your hard work at Greater Niagara FCU!

For every "A" you get on your final report card, we'll deposit \$2.00 into your youth account. And, for every "B" you get on your final report card, we'll deposit \$1.00 into your youth account.

It pays to study hard! If you don't have a youth account, bring your parents in and open one today!



All federal benefit and non-tax payments will be paid electronically. People currently receiving federal benefit checks will need to switch to an electronic payment by **March 1, 2013**.

If you don't choose direct deposit when you apply for federal benefits or don't switch by the deadline, you will receive a **Direct Express® Debit MasterCard®** card, a

prepaid debit card for federal benefit payments.

For more information, visit www.GoDirect.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
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

Invest In America

Save money with these companies just by being a credit union member:

General Motors, Auto Nation Direct, Sprint, Shop America, FTD, Allied Moving, DIRECTV, Turbo Tax, CUBenefits Express, and Members Auto and Homeowners Insurance Program.

Go to www.lovemycrreditunion.org to learn more.

The I ♥ Savings Club

If you are 13-17 years old, come to the credit union by August 31, 2011 and your name will be entered to win a prize for every A and B (final grade) you receive!