

FAQ

If you need more information or can't find the answer to your question, please:

- Call us at Niagara Falls 716-297-5944 or North Tonawanda, 716-695-1829.
 - Stop in at 2901 Military Road, Niagara Falls or 160 Ward Road, North Tonawanda.
 - E-mail us at GNFCU@GreaterNiagaraFCU.com or Loans@GreaterNiagaraFCU.com
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- **How can I make deposits after hours?**
 - Both locations have night drop boxes located near the ATM. Simply place your deposit slip and cash/check in a sealed envelope and slide it into the night drop box. Everything in the night drop box is processed first thing in the morning. The Niagara Falls ATM does accept deposits.
 - **Can friends & family make deposits for me?**
 - Yes. Anyone can visit the credit union and make a deposit into your account. Simply fill out a deposit slip and the teller can do the transaction for you. A receipt for the transaction will be e-mailed to you and a receipt without your account balance can be issued if requested.
 - **Are there any monthly charges for my account?**
 - No, there are no monthly charges on your accounts unless they are dormant (no transactions) for 12 months. Then your account will be charged a monthly \$5 fee.
 - **Is there a minimum balance I need to keep for my Share & Share Draft accounts?**
 - The minimum balance for a Share or savings account is \$5. There is no minimum balance for a Share Draft or checking/debit card account.
 - **How long do I have to wait before I can apply for a loan?**
 - There is no wait time to apply for a loan. If you are eligible to be a credit union member (live, work, go to school, worship or conduct business in Niagara County) you can apply for a loan before you join. When your loan is approved, you can join the credit union and set up your account including direct deposit which will make paying your loan easier.
 - **How should I use my Debit Card (Debit vs Credit at the check-out)?**
 - When you are shopping locally, you can use your debit card as a debit or credit. If you would like to receive cash back with your purchase, you must use your card as a debit card and enter your PIN.
 - When you are travelling, use your card as a debit card and enter your PIN until you reach your destination. This will let the fraud department know that you have your card and it has not been stolen. When you arrive at your destination, use the debit card as a debit once or twice then you can

use it as a credit if you wish. If you are travelling outside the USA, contact our Card Specialist at the Niagara Falls branch at 716-297-5944 ext. 313 and give her the dates you will be out of the country to ensure that your card will work.

- **Where can I withdrawal money from an ATM with no fees?**
 - Both Greater Niagara FCU branches are equipped with 24-hour ATMs where you can withdraw money as many times as you like without fees. Greater Niagara FCU also participates in CO-OP Financial Services. This gives members' access to nearly 30,000 ATMs where you can withdraw money surcharge-free across the country. Surcharge-free transactions are available for debit and ATM card holders only. <https://co-opcreditunions.org/locator/>
 - If you are using an out of network ATM or requesting cash back at the store, you have 4 fee free transactions per month. Starting with your 5th transaction, you will be charged a \$1 fee. Please note that out of network ATMs may charge you an additional fee.
- **CardValet – How does it work?**
 - CardValet® is a great tool offered to Greater Niagara FCU members. This FREE app can help prevent fraud on your Greater Niagara FCU debit card and help you take control of your debit card spending. Watch this 2 minute video to learn how easy it is to download and use the app. This link will take you to a CardValet® video <https://www.greaterniagarafcu.com/chipcard.php> The video talks about how CardValet® can help you set limits for your children however, it can also be used if you have an aging parent or loved one who needs a little help with watching over their finances.
- **Is there a limit on my debit card?**
 - Yes, there is a \$1,500.00 maximum daily use for your debit card. If you are looking to make a larger purchase that day, contact the Niagara Falls branch and speak to our Card Specialist (716-297-5944 ext. 313). She can adjust your daily maximum for that day's transaction. If you have set up CardValet® to decline a large transaction, remember to log in to the app and make a change to that feature for the day also. All of these limits are designed to protect our members.
- **How do I redeem my ScoreCard® Rewards points?**
 - Members who have a Greater Niagara FCU VISA credit card may be able to participate in our ScoreCard® Rewards program. The first step is to register for the program at <https://www.scorecardrewards.com/#/login> where you can receive 500 Bonus Points the first time you log into the ScoreCard® Rewards website. It is simple, easy and you can redeem points for great merchandise and travel awards! You will also receive 500 Bonus Points on the anniversary of your card account open date.

Scorecard points are easy to get: \$1.00 = 1 point. Eligibility based on creditworthiness.

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