

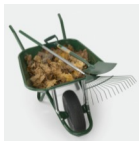
Lighting your financial future for over 44 years!

Niagara County's Federal Credit Union

260 West Avenue, Lockport, NY 14094 or 900 Main St., Niagara Falls, NY 14301 (716) 434-4180

Fall Clean-Up Time

If you have the car, and we don't have the loan, this deal is for you! Leaves are falling and so are NCFCU's vehicle loan rates for one week 10/11/11-10/17/11. We are having a fall clean up loan promotion with a great rate of **2.75% APR**, for vehicles 2006 and newer. Offer good thru 10/17/2011. Your rate may be higher based on creditworthiness or selected term. Rate stated reflects a .25% APR discount available when the loan is automatically paid through your credit union account. Offer may not be combined with any other offer and may be withdrawn at any time. Help us clean up the vault and we will help you clean up with a great rate!



CU on "ICU Day"

In tough economic times, it's our cooperative spirit and dedication to our members and community that sets credit unions apart from the rest. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Rather, credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services. Join us Thursday, October 20th to celebrate International Credit Union Day with this year's theme "Credit Unions Build a Better World." At NCFCU, we're proud to continue serving the needs of our members and our local community for over 44 years.

So many convenient services!

MASTERCARDS

Apply for a low-interest, no annual fee MasterCard which is a great card for emergencies, shopping or tracking travel expenses. We may even be able to help you save money by transferring balances of your current cards to a Credit Union MasterCard. Another great advantage of our card is that cash advances are financed at the same rate as purchases with no transaction charge.

REMOTE ACCOUNT ACCESS

Members can access their accounts and MasterCards 24 hours a day, 7 days a week online. Transactions available on this system include:

- Balance requests
- Check clearing information
- History detail on accounts
- Share transfers
- Loan & MasterCard payments
- Check withdrawals

LOANS

Auto loans, RV, motorcycle, and boat loans. Shared secured loans, home equity lines of credit, home equity fixed rate loans and mortgages. We have the loan to fit your needs with our wide array of loan offerings and repayment periods. Conveniently apply by phone, fax, or in person, we make it easy to apply. You can even be pre-approved for a car loan so you can make the best deal with the salesperson.

MEMBERS FINANCIAL SERVICES

A professional financial planning service is free for members. Members Financial Services offers retirement planning, asset allocation, stocks, bonds, mutual funds and annuities along with insurance services.

SAVE & INVEST

SHARE DRAFT

Auto Loans You have the car, we don't have the loan. We invite you to check our great rates for re-financing your current car loan here. Call or stop in one of our locations to see how we can better your rate!

Holiday Cash How about a sweet deal on a holiday loan? We can help you stress less when it comes to the holidays. Borrow from **\$250** up to **\$2500** for the holidays with 12 months to pay at a low APR. Offer good through **January 15, 2012**.

Niagara County's Federal Credit Union

We may not be the biggest financial institution, but we may be the BEST! Tell your friends!

Notice of Privacy Practices

INFORMATION WE COLLECT We collect non public information about you from some or all of the following resources:

- * Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
- * Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions and credit card usage;
- * Information we receive from a consumer reporting agency, such as your credit worthiness and credit history.

INFORMATION WE DISCLOSE We may disclose the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.

OUR SECURITY MEASURES We restrict access to non public information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your non public information.

WHAT YOU CAN DO TO HELP

- * Protect your account numbers, passwords and personal identification numbers (PINs).
Never keep your PIN with your ATM or credit card.
- * Use caution when disclosing personal information to other persons. Don't ever give out personal information or account numbers over the telephone. Credit union staff will never call you and ask for information .
- * Keep your information with us current. Please, let us know right away if your address or phone number change. It is important that we have current information on how to reach you. If we detect unauthorized activity or potentially fraudulent use of an account, we will attempt to contact you.

IF YOU PREFER WE NOT DISCLOSE NONPUBLIC INFORMATION ABOUT YOU TO NONAFFILIATED THIRD PARTIES, YOU MAY OPT OUT OF THOSE DISCLOSURES, THAT IS, YOU MAY DIRECT US NOT TO MAKE THOSE DISCLOSURES (other than disclosures permitted by law). Non member joint account holders, co-borrowers and guarantors may exercise this right to opt out. For joint account holders, we will treat an opt-out request as applying to everyone listed on the account. You may call us at (716)434-4180 or mail your request to: Niagara County FCU, 260 West Ave., Lockport, NY 14094. If you live outside the local calling area, please e-mail us at memberservice@niagaracountyfcu.org or call 1-866-444-4180.

NIAGARA COUNTY'S
FEDERAL CREDIT UNION

**By The Numbers
as of August 31, 2011**

Members	9,614
Assets	\$44,918,099
Loans	\$24,897,686
Capital Ratio	7.60%

Loan Info

Niagara County's CU offers a variety of loans, one of which is sure to meet your needs:

CUC Mortgage Company

MasterCard

Home Equity

Home Improvement

New and Used Auto

Recreational Vehicles

Shared Secured

Student Loans

Unsecured

See what you qualify for:

Phone: (716) 434-4180

Fax: (716) 434-1127

Toll Free: 1-866-444-4180

Audio Response:

Phone: (716) 434-4180, ext 4

Internet:

<http://www.niagaracountyfcu.org>



Giving Tree

For a fourth year, NCFCU is donating presents to "Carolyn's House" in Niagara Falls, a domestic violence house for single mothers and families. The nineteen apartment building provides women and children in need with security and assistance as they move forward with their lives. We are hoping to have our "Giving Tree" in our Lockport and Niagara Falls lobbies by Thanksgiving. Please come in and pick up a name and make this a special Christmas for their families.



Off To College

Members who are currently college-bound seniors and attending college for the first time in the fall of 2012 are eligible to apply for a scholarship between \$250 and \$1000. You must be enrolled in either a two or four-year accredited educational institution and use the funds prior to January 31, 2013. Applications can be picked up at either location or printed from www.niagaracountyfcu.org.

2011 Holidays Observed

all offices will be closed on these days

Columbus Day	10/10/11
Veteran's Day	11/11/11
Thanksgiving	11/24/11 & 11/25/11
Christmas	12/24/11 & 12/26/11
New Year's	12/31/11 & 1/2/12



MasterCard lost or stolen and the office is closed? Call to report it: 1-800-449-7728. Keep your card number safe at home!