

Autumn 2010



Lighting your financial future for over 43 years!

# Niagara County's Federal Credit Union

You can only bank with them. You can COUNT on us! © (716) 434-4180

## WE WON!!! Most Patriotic ~ Old Home Week

Old Home Week's Centennial Celebration July 24-30th, 2010

In the category of large business for the decorating contest ...

Niagara County's Federal Credit Union won for "Best Use of Patriotic Theme"



Visa check card lost or stolen and the office is closed? Call to report it: 1-800-889-5280. [Keep your card number safe at home!](#)

# Niagara County's Federal Credit Union

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



## Back to College

If you are an adult committed to furthering your education, you are eligible to apply for the Back-to-School Scholarship sponsored by NCFCU. The scholarship is open to adult members returning to school in an accredited undergraduate degree program or certified trade. Proof of enrollment and emancipation are required. Applicants need to complete an application, solicit a letter of recommendation and submit an essay about themselves stating the reason for furthering their formal education. Scholarship applications are available at either credit union lobby location and must be returned by 1/21/2011.



## Wall Of Honor

Niagara County's Federal Credit Union wants to show their support to those who have served or are currently serving our country. For Veteran's Day, we would like to honor you, your friends and/or family members by posting their picture in our entrance through the months of October and November. We are hoping to fill our "Wall of Honor" with photos! Please bring in a photo of someone who has served or is currently serving. Print your name and either phone number or address on the back of your photo so we can return it to you. You can bring in your photo to the front desk or to one of our tellers at any time.



## Bake Sale

The weather was perfect, our turn out was great. Thank you to our local businesses, vendors, members, staff and family members for helping us to make our hot dog and baked good sale a success. Most importantly, we raised money for our Hunter's Hope "Every Step Walk" team. As always, everyone was extremely generous. Through all of our methods of raising money within the credit union, we were able to donate \$2,350.00. Thank you!



## Senior Members

Just a reminder to our Senior Club Members, when your pension or Social Security is direct deposited to your account at Niagara County's Federal Credit Union, you are entitled to one box of checks for free each year. If you have either of these directly deposited please see one of our staff members about ordering your checks for free. Applies only to future orders of checks, refunds are not given for checks previously ordered.



## Winter Clothes

As colder weather approaches and you clean out your closets to see what fits, please keep in mind we are collecting for Niagara County Headstart, Inc again this year. We gladly accept donations (Lockport and Niagara Falls) of new or gently used coats, hats, gloves, scarves, and boots in clean and good condition. Items will be picked up early in the year of 2011.



## Winterfest 2011

Safari Club Members, save the date! Niagara County's Federal Credit Union's Annual Winterfest will be held on Saturday, February 5th, 2011 from 1-3pm at our Lockport location. All of our Safari Club members twelve and under and their families are invited. It's always such a fun Saturday. More information on Winterfest in our Winter 2010 newsletter.

## 2010 Holidays Observed

Columbus Day	Monday, October 11th	Christmas Eve	Friday, December 24th
Veteran's Day	Thursday, November 11th	Christmas Day	Saturday, December 25th
Thanksgiving Day	Thursday, November 25th	New Year's Eve	Friday, December 31st
Thanksgiving Day after	Friday, November 26th	New Year's Day	Saturday, January 1st

To be sure we can accommodate everyone, we appreciate a week's notice if you'll need a large cash withdrawal.

# Niagara County's Federal Credit Union

Check us out online at [www.niagaracountyfcu.org](http://www.niagaracountyfcu.org)



## 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 21 to celebrate International Credit Union Day with this year's theme "Local. Trusted. Serving You." At NCFCU, we're proud to continue serving the needs of our members and our local community for over 43 years.



## Giving Tree 2010

For a third year, NCFCU will be donating presents to "Carolyn's House" in Niagara Falls, a domestic violence house for single mothers and their families. We are given the option to give presents to the families, or to give cash donations for their scholarship or building fund. 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.



## \$ Protect Your Money, it makes cents \$

### Don't give them your account information!

Let's say you're online and you see an offer that is too good to be true, it probably is! Ever get an offer for a payday loan? These companies don't give you ANYTHING for free. You will pay much more in FEES than the loan you are applying for, even if you're denied! Know the offers on TV where you get stuff for FREE and all you do is pay shipping and handling? You've got it! Nothing is for free. When you give a company your account or debit card information it is because they WILL be using it. These companies thrive because they have an excellent legal team and ALWAYS find a legal way to get your money. How do you protect yourself? Only do business with a safe, reputable company and even then be very careful. Remember, if you give them your account or debit card information, THAT is your permission for them to use it! Don't think they can't or they won't because they can and they will!

### Don't give them your hard earned money!

New York State law requires that any account which remains inactive for more than five years must be turned over to New York State. If your account has been inactive for a long period of time, all you need to do is make a deposit to your account to keep it active. (Can even be in the night deposit). Please call us with any questions about your account.

### Don't fall for their scams!

You get a call from a company saying they are calling "on behalf of your credit union" and they are asking for your account, credit card or personal information. It is not us! We already have your information so we will never call you to ask for it. If you call us WE WILL verify that it is you, to protect your information and privacy. If you get such a call, feel free to call us to verify but give them nothing!

# VISA

## Debit Card Purchases

Did you know that when you make a purchase on your VISA Debit Card or use your debit card at the ATM, the money comes (only) from your checking account? What about debit card purchases? Even though your debit card is a VISA card, you must have the money in your checking account to cover the purchase you are making. Money does not transfer from your savings to cover these purchases. If you need to make a purchase with your VISA Debit card of over \$1000, you need to call us to temporarily increase your credit limit to be able to process that transaction. If you use your debit card at an ATM other than ours, you will be subject to a fee from the place you use your card.

# 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](mailto:memberservice@niagaracountyfcu.org) or call 1-866-444-4180.

NIAGARA COUNTY'S  
FEDERAL CREDIT UNION

**By The Numbers  
as of August 31, 2010**

Members	9,622
Assets	\$42,835,078
Loans	\$25,044,947
Capital Ratio	7.71%

### 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>



### Main Building ~ Night deposit and lobby

260 West Avenue Lockport, NY 14094

Mon - Wed 9:00AM - 4:30PM

Thursday 9:00AM - 5:00PM

Friday 9:00AM - 6:00PM

The night deposit box is on the left side of the building (Webb Street side)



### ATM ~ Drive thru ~ Night deposit

260 West Avenue Lockport, NY 14094

Mon - Wed 8:30AM - 4:30PM

Thur - Fri 8:30AM - 5:00PM

Saturday 8:00AM - 12:00PM

The night deposit box is to the left of the ATM machine (in the designated ATM lane).



### ATM ~ Drive thru ~ Night deposit and lobby

900 Main Street NF, NY 14301

Mon - Fri 9:00AM - 4:30PM

Located at Main and Spruce

(between Elmwood and Cedar Avenue)

The night deposit box is to the left of the ATM machine in (ATM lane).

Let us know of community events you'd like to see on our electronic sign.

