

# THE BEACON

"LIGHTING YOUR FINANCIAL FUTURE"

## Niagara County's Federal Credit Union

You can only bank with them. You can COUNT on us! 260 West Avenue, Lockport, NY 14094 (716) 434-4180



### Essay Contest Winners

Opportunities Unlimited of Niagara recently honored the winners of the "A Letter to an Individual with a Developmental Disability" Essay Contest for Niagara County middle and senior high school students sponsored by Niagara County's Federal Credit Union. Entrants were asked to write an essay responding to the following: questions I would like to ask a person with a developmental disability; why should I include people with developmental disabilities in our community; what abilities do people with developmental disabilities possess, and what I have learned from this experience. The winners are: Senior High School division first place Corinne Dubetsky of Lew-Port High School

and second place Kristen Olsen of Niagara Wheatfield High School; Middle School Division first place Jorian Holka of Stella Niagara Education Park and second place Ashley Bower of Royalton Hartland Middle School. The winning writers were presented with savings bonds from essay sponsor Niagara County's Federal Credit Union at the Opportunities Unlimited of Niagara annual meeting and volunteer recognition breakfast. Pictured are (front row) award winning students second place Ashley Bower of Royalton Hartland Middle School, second place Kristen Olsen of Niagara Wheatfield High School and first place Corinne Dubetsky of Lew-Port High School with Connie S. Brown, Opportunities Unlimited of Niagara executive director and Nancy Kasprzak-Whitmore, sponsor Niagara County's Federal Credit Union, president and CEO. Missing from photo: Jorian Holka of Stella Niagara Education Park.



YOUR CREDIT UNION™

for the credit union difference. This year's theme –Your Money. Your Choice. Your Credit Union™ – underlines the credit union and cooperative spirit, emphasizing value, trust and service to members. Member service is the foundation of the credit union movement. Whether a credit union is providing financial access in remote rural communities in Africa, the Middle East, Asia, and Latin America, giving financial counseling to a member, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and its community. We strive to help improve the lives of our members by offering affordable rates and high quality service, in the process building trust. Stop in at Niagara County's Federal Credit Union to learn more about the credit union difference. Come celebrate International Credit Union day with us.

### International Credit Union Day

Why do 177 million people worldwide choose a credit union? Value, trust and service to members are among the reasons. Combine that with the credit union philosophy of people before profits and it's no surprise that credit unions are the popular choice. On October 15, NCFCU will join 49,000 credit unions from 96 countries and their 177 million members around the world to celebrate International Credit Union Day®. Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for



### Adult Scholarship

If you are an adult who has decided to further your education, you are eligible to apply for the Back-to-School Scholarship sponsored by NCFCU. The scholarship will be awarded **11/28/08**.

This \$250 scholarship is open to adult members who have returned to school in an accredited undergraduate degree program or a certified trade program. Proof of school enrollment and emancipation will be 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 **11/14/08**.

# Notice of Privacy Practices for our Members



*The Beacon*

## INFORMATION WE COLLECT

We collect non public information about you from some or all of the following sources:

- \* 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 changes. 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.

## New Federal Law Impacts Niagara County's FCU Loans

A new federal law requires consumers to have 21 days after a statement is mailed to make a payment on certain loans. The effective date of the law has not allowed the Credit Union adequate time to complete a complex revision of all loan due dates. We are committed to complying with all laws and regulations and are moving ahead as quickly as possible to change due dates on the actual monthly statement.

Until that time, we will not consider your payment late if it is received within 21 days of the date on the postmark, regardless of payment due date(s) printed on this statement. This applies to all Niagara County's FCU loans except for those obtained directly from a car dealer and fixed rate home improvement or mortgage loans. We are striving to minimize the impact of this regulation on our membership.

**When contacting the Credit Union through email, please know:** Email is not a secure means of communication. For your protection, **do not** ever send personal information such as account numbers and passwords by email. Sending us your name, a description of your problem and a phone # to contact you is all we need. Thank you for helping us protect your accounts!

**Did you know?** New York State law requires that any account which remains inactive for more than five years must be turned over to NY State. If your account has been inactive for a long period of time, all you need to do is deposit or withdraw a dollar to keep it active. Please call us with any questions about your account.

## Holidays Observed

Columbus Day	Monday, October 12th	Closed all day
Veteran's Day	Wednesday, November 11th	Closed all day
Thanksgiving Day	Thursday, November 26th	Closed all day
Day after Thanksgiving	Friday, November 27th	Closed all day
Christmas Eve	Thursday, December 24th	Close at 1:00pm
Christmas Day	Friday, December 25th	Closed all day
New Year's Eve	Thursday, December 31st	Close at 1:00pm
New Year's Day	Friday, January 1st	Closed all day
Martin Luther King Day	Monday, January 18th	Closed all day

\* Schedule applies to all branches of Niagara County's Federal Credit Union.

By The Numbers as of August 31, 2009	
Members	9614
Assets	\$37,347,042
Loans	\$18,375,826
Capital	Ratio 9.86%

### Loan Info

Niagara County's FCU 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

Share Secured

Student Loans

Unsecured

**Please stop by or call today to see what you qualify for.**

NIAGARA COUNTY'S  
FEDERAL CREDIT UNION



### Lockport Office:

260 West Ave.

Lockport, NY 14094

Phone: (716)434-4180

Fax: (716) 434-1127

Toll Free: 1-866-444-4180

Mon. - Wed. 9:00 am - 4:30 pm

Thursday 9:00 am - 5:00 pm

Friday 9:00 am - 6:00 pm

### Drive-Thru Hours

Mon. - Wed. 8:30 am - 4:30 pm

Thu. - Fri. 8:30 am - 5:00 pm

Saturday 8:00 am - 12:00 pm

### Niagara Falls Office:

900 Main St.

Niagara Falls, NY 14301

Mon. - Fri. 9:00 am - 4:30 pm

### Audio Response:

Phone: 434-4180, extension 4

### Internet:

<http://www.niagaracountyfcu.org>



Equal Housing Lender



**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!**