

Spring 2011

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

## What's Going On at Your Credit Union!

### 2011 Annual Meeting

NCFCU's Annual Meeting will be held Wednesday, May 18, 2011, at 7PM at the Tuscarora Inn, 128 Walnut St, Lockport, NY. The Nominating Committee has selected two (2) nominees for vacancies on the Board of Directors. The nominees are: Paul J. Roman and David Blarr. Paul is an incumbent and has served on the Board since 1987 and as Chairman since 1989. David is an incumbent and has served as a director since 1993. Elections are for three (3) year terms. Each nominee has certified they are agreeable to nomination and will serve if elected. Additional nominations for vacancies may be made by petition only. There will be no nominations from the floor at the Annual Meeting.

In the event there is only one nominee for each position to be filled, the election will not be conducted by mail ballot. Both nominees will be elected to the open positions by the casting vote by the Secretary of the Credit Union.

Scholarships will be awarded to at least 4 high school seniors heading off to college in the fall. All members are invited to the Annual Meeting!

### We Thank You!

At Niagara County's Federal Credit Union, we want our members to know that we appreciate being "Your Family's Credit Union" for over 43 years.

We value your trust and membership through the years, and look forward to many more to come.

### Refinance

### Don't Wait... Call Today

Is your current car loan with another lender? Call our loan department today to get an idea on how much you can save by bringing your loan to us. We offer rates starting as low as 3.5%. Your Family's Credit Union will make it as easy as 1 - 2 - 3 to bring your loan back home.

### Account Access

Ever call our office after hours and hear the option to press "4" for account access? To be able to access your account, first make sure you complete a "phone and online access application" that can be picked up at either of our locations or print one from our website. Once you are set up you can access your account either online or over the phone or both.

# Niagara County's Federal Credit Union

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

## General Service Fees

Wire Transfer (Incoming)	FREE
Wire Transfer (Outgoing)	\$20.00
Notary Public	FREE
Certified Checks	\$10.00
Corporate Check (1 <sup>st</sup> per day free)	\$5.00
Corporate Check /Money Order Stop Payment (After 90 Days from Issue)	\$25.00
Audio Response	FREE
E- Statements	FREE
Online Banking	FREE
Bill Pay	FREE
Inactive For 2 Months or More	\$5.00/MO
Personal Accounts	FREE
DBA/Business Accounts	\$5.00/MO
Photocopy at Member Request	\$ .50
Statement Copy	\$1.00 per page
Archived Statement Copy	\$3.00/statement
Deposited Check Returned	\$25.00
Dormant Account under \$200.00 (No activity for one year)	\$5.00/mo
Returned Mail (No Available Address)	\$5.00
Legal Compliance, Levy Restraints, Statements, etc.	\$50.00
Assisted Transfers by Phone (Excluding MasterCard)	\$2.00
Lost Lien Letter after 1 Year	\$10.00

### SHARE SAVINGS ACCOUNT FEES

Account Reconciliation (Per Hour)	\$30.00
Christmas Club Early Withdrawals	\$5.00

Membership Fee (Waived for Initial Minimum)	
Deposit \$500 and up, Teen & Kids Club	\$2.00
Closing (Within 180 Days of Opening)	\$5.00
IRA Rollover/Transfers	FREE
IRA Premature Closing/Distribution	\$25.00
IRA Annual Maintenance	\$20.00

### SHARE DRAFT ACCOUNT FEES

Returned Check	\$25.00
Overdrafts \$100 Increments by System	FREE
Overdrafts Manual Transfer from Shares	\$10.00
Check Printing	Per Catalog
Stop Payment	\$25.00
Share draft Photocopy	\$5.00
Account Reconciliation (Per Hour)	\$30.00
Letter of Protest	\$25.00

### VISA CHECK CARD/ELECTRONIC TRANSFER/ACH FEES

ACH Returned Item	\$25.00
Stop Payment Affidavit for ACH Item	\$25.00
Manual Transfer from Shares for Overdrawn ACH Item	\$10.00
VISA Check Card Withdrawal.4 FREE per month over 4 ATM Withdrawals per Month	\$1.00 per Deposits
Card/Pin Replacement	\$20.00
Rush Card/Pin Order (2 Business Days)	\$25.00
Manual Transfers from Shares Overdrawn	\$10.00
Foreign Transaction Fee	1%

NIAGARA COUNTY'S  
FEDERAL CREDIT UNION

### By The Numbers as of February 28, 2011

Members	9,526
Assets	\$44,434,906
Loans	\$24,732,226
Capital Ratio	7.56%

### 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

Unsecured

### See what you qualify for:

Phone: (716) 434-4180  
Fax: (716) 434-1127  
Toll Free: 1-866-444-4180

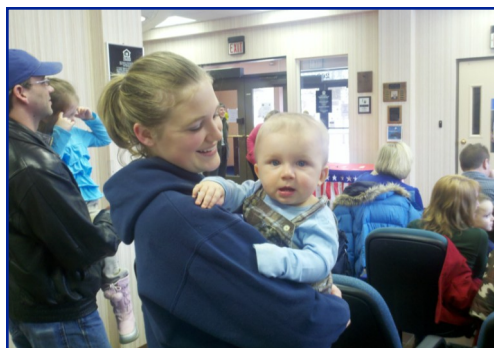
### Audio Response:

Phone: (716) 434-4180, Ext 4

### Internet:

<http://www.niagaracountyfcu.org>

## President's Day Weekend's Safari Club Annual Event



The Savings Safari Club Annual Event took on an all new direction this year by shedding it's Winterfest theme and instead, celebrating the President's birthdays. Of course the look was "red, white and blue" and Washington and Lincoln were honored. Adam Michael the Magician entertained our Savings Safari Club Members and celebrated the Presidents also. Our Presidential birthday celebration was even extended to our snacks and gift bags. Everyone had a wonderful time.

## 2011 Holidays Observed

Good Friday	Friday, April 22nd
Memorial Day	Monday, May 30th
Independence Day	Monday, July 4th
Labor Day	Monday, September 5th
Columbus Day	Monday, October 10th
Veteran's Day	Friday, November 11th

Thanksgiving Day
Day after Thanksgiving
Christmas Eve
Christmas Day
New Year's Eve

Thursday, November 24th
Friday, November 25th
Saturday, December 24th
Monday, December 26th
Saturday, December 31

MasterCard lost or stolen and the office is closed? Call to report it: 1-800-449-7728.

