

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!



HAPPY Wishing you a happy and healthy **New Year!**

honoring those who served past-present



WALL OF HONOR

Niagara County's Federal Credit Union is very proud to have shown their support to those who have served and are currently serving our country. For Veteran's Day, we honored you, your friends and/or family members and our families too, by posting their pictures in our lobby through the months of October and November. Thank you so much for sharing your photos and stories with us!

Carolyn's House Giving Tree 2010

For a third year, NCFCU donated presents to "Carolyn's House" in Niagara Falls, a domestic violence house for single mothers and their families. The nineteen apartment building provides women and children in need with security and assistance as they move forward with their lives. Portions of thank you letters from the 2009 recipients were posted along with the names from this season. These women are strong and amazing women who can inspire us all. Having been one fortunate enough to deliver these gifts for all three years, the gift has truly been mine. The generosity of our staff and members who give, and the gratitude of their staff and the residents who receive, shows the true meaning of Christmas.

Helping the Hungry

During both December and January all of our candy bar sales and collection bin proceeds will go to our local food pantries. Our Lockport funds will be presented to "Sister Helen's Food Pantry" at St John's Outreach and the Falls funds will be presented to the "Heart, Love and Soul Soup Kitchen" in Niagara Falls. Our members are so very generous all year long and this is a wonderful gift we can give people who are in need.

Niagara County's Federal Credit Union

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



Refinance here!

You have the car, and you have the loan. Is it with NCFCU? Can you keep up with who it is even with, anymore? Did you know that you can look into re-financing your current car loan with us? We offer you refinance rates as low as 3.50%. Our loan officers can try to get you a better rate or even a better payment. There is no charge to do so and you might even save yourself some money. Who doesn't want that?



“Passionately Pink For the Cure”



In support of October's Breast Cancer Awareness Month, we signed up as "Team NCFCU" for the Susan G. Komen "Passionately Pink for the Cure" campaign. We raised \$435 in the month of October through our ribbon, candy bar, and used book sales, also through donation bins at our teller windows. In addition, we had handouts from the Komen Foundation on "Questions to Ask Your Doctor" regarding genetic ties and what to do if you find a lump.



Tax Refunds

For some of us "it's the most wonderful time of the year," time for a tax refund check. It can be so frustrating waiting for that check with so many things we need to spend it on. Make it much easier on yourself by having your check automatically deposited into your NCFCU account. Be sure to put our nine digit routing number (222381248) on your form along with your account number and don't wait for a check this year.



Scholarships

Reminder! Adults furthering their education, are eligible to apply for the Back-to-School Scholarship sponsored by NCFCU. This scholarship is open to adult members returning to school in an accredited undergraduate degree program or certified trade. Students attending college for the first time during the fall of 2011 may also apply for a scholarship. This scholarship is open to two-year or four-year enrollments in an accredited educational institute. Scholarship applications are available at either credit union lobby location or through our "Back to School 2011" link on our website, they must be returned by 1/21/2011.



Winterfest 2011

Don't forget! 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.



Winter Clothes

We would like to thank our members for cleaning out their closets to see what fit, and keeping us in mind when we collected warm clothing for Niagara County Headstart, Inc again this year. We gladly accepted donations (Lockport and Niagara Falls) of new or gently used coats, hats, gloves, scarves, and boots in clean and good condition.

2011 Holidays Observed

New Year's Day	Saturday, January 1st
Martin Luther King Jr Day	Monday, January 17th
President's Day	Monday, February 21st
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	Thursday, November 24th
Day after Thanksgiving	Friday, November 25th
Christmas Eve	Saturday, December 24th
Christmas Day	Monday, December 26th

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

Annual Meeting

All members are invited and encouraged to attend NCFCU's Annual Meeting on Wednesday, May 18th 2011 at 7PM at a location to be determined. Don't miss this opportunity to participate in the affairs of your Credit Union. **ANNUAL ELECTION INFORMATION** Members who are at least 21 years of age, with the exception of credit union employees, are eligible to serve on the board. Any member who would like to serve on the board of directors should obtain an official volunteer petition form, obtain 92 member signatures and forward it to the Nominating Committee, c/o NCFCU 260 West Avenue, Lockport, NY 14094. Forms are available at both credit union offices and must be received by 4PM on April 1, 2011.



\$ Protect Your Money, it makes cents \$

We need to keep our debit cards safe, they are the key to our money!

It happens to all of us, you think you put your debit card back in your wallet and it is not there. You start frantically searching, hopefully you find it soon. What if you don't? You have to fill out paperwork to cancel that card and to order a new one. Then you wait to receive your new card. The credit union has to pay to replace these cards. Starting January 1st, we are enforcing the \$20.00 fee for the replacement of debit cards. So keep in mind, keep a careful watch on your debit card and always be sure to secure your card after each use.

How do you get your statements?

Some of us get them in the mail, and the rest of us get them through email. When you come in to request a copy of your statement there is a \$1 charge.

Moving? Don't forget to let us know!

Your financial information is private and we only want to share it with you. Remember your financial institution when you move and ensure only you receive it. Avoid the \$5 returned mail charge too and keep your mail safe.

View your account information at any time!

Want to know what is in your account at any time? Then view your accounts at any time! To keep up to date on your accounts, complete an application to hear your account information over the automated phone system and/or view your account information online. "Electronic Access Applications" are available at our Lockport and Niagara Falls offices or print an application from our website and return it to either location. Then check off "being more organized" from your New Year's Resolutions!

Be careful about who you give your account information out to!

Bad situations can follow you. If you decide to purchase something too good to be true, or sign up for a pay day loan and give your account information out, that information will be used. Once the company has that information, they use it. Getting out of that commitment is not always easy and there is a good chance it will cost you. Be very careful of who you give your account information to. Not sure if your purchase or deal is a good one, it probably is not.

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 in one day, 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!

New Year, New Finances

If the past couple of years have taught us anything, it's that we need to be prepared for financial ups and downs. As the economy continues to recover and a new year begins, take time to put a financial plan in place so you are better prepared for the future.

In case of emergency. If you don't have an emergency fund, get one started. Set a goal to put away \$500. This amount will typically cover you if your car breaks down or your dental coverage doesn't pay for that broken tooth. And you can build on it later. Sock away \$20 each biweekly paycheck and you'll hit your goal within a year. If you use direct deposit or automatic transfer into savings, you'll be less tempted to spend rather than save.

Save now, shop later. Patience is a virtue, especially when it comes to buying high-ticket items. Is a big-screen TV on your wish list? Dedicate yourself to cutting back on other extravagances (dining out, new clothes, deluxe cable) and put that money aside until you can pay cash. Don't get stuck paying the high interest rates department stores charge, because your purchase could end up costing hundreds more than the original ticket price.

Make long-term plans. Have you checked the balance in your retirement accounts lately? If you haven't talked with your financial advisor recently, don't delay. As the stock market shifts this way and that, so does the amount of money you have allocated in different sectors. Review your portfolio with a financial advisor [available through Niagara County's Federal Credit Union] to make sure your money is working for you.

Need a Little Guidance?

Just give us a call at 716-434-4180. A staff member from Niagara County's Federal Credit Union can help you put together a plan that will keep you safe in case of emergency, reduce your debt and prepare you for your long-term financial goals.

NIAGARA COUNTY'S
FEDERAL CREDIT UNION

By The Numbers
as of November 31, 2010

Members	9,626
Assets	\$41,800,450
Loans	\$25,255,472
Capital Ratio	7.96%

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.

