



Lighting your financial future for over 44 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!

MasterCard Secure Code & Verified by Visa

WE'VE SEEN A LOT OF FRAUD LATELY:
Activating Verified by VISA will protect you against unauthorized purchases when you shop online with your VISA debit card. By registering the three digit CVV number on your card, the correct number must be used for your online purchases.

MasterCard Secure Code is used to register a cardholder. You will need to provide personal and account info to verify your identity. Then you are prompted to create a **SecureCode** (password) and **Personal Greeting** (similar to the Verified by Visa Personal Assurance Message, PAM). Lastly, the Enrollment Server generates an entry and saves it in a database with only the info required for authentication. Visit www.niagaracountyfcu.org and click on the links to secure your cards.



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

Scholarships

Students attending college for the first time during the fall of 2012 may apply for a scholarship 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 2012" link on our website, they must be returned by 1/20/2012.

Carolyn's House Giving Tree

For a fourth 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. These women are strong and amazing women who can inspire us all. 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. Thank you so much to our members and staff for giving so generously!

Dormant Accounts

If your account with Niagara County's Federal Credit Union has not had any activity in over a year, your dormant account can be subject to inactivity fees. We suggest that for you to keep your account open, please perform a transaction such as a deposit (even a night deposit - each of our locations has one!), transfer, withdrawal, etc to keep your account current. Dormant accounts become property of the state after three years.

Tax Refunds

Make tax time much easier on yourself by having your refund 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.

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.

NIAGARA COUNTY'S
FEDERAL CREDIT UNION

By The Numbers
as of November 30, 2011

Members	9,609
Assets	\$44,420,583
Loans	\$24,165,536
Capital Ratio	7.78%

Loan Info

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

Boat Loans

Home Mortgage

ipad Loans

MasterCard

Motorcycle Loans

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:

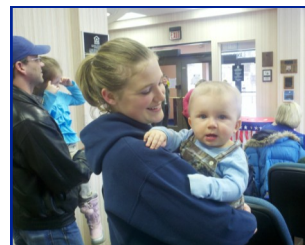
Phone: (716) 434-4180, ext 4

Internet:

<http://www.niagaracountyfcu.org>

Look For A Safari Club Event...

Kids: Be on the lookout for a Saturday, late winter Safari Club Event



Annual Meeting

All members are invited and encouraged to attend NCFCU's Annual Meeting on Wednesday, May 23rd 2012 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 2, 2012.

2012 Holidays Observed

New Year's Day	Monday, January 2nd
Martin Luther King Jr Day	Monday, January 16th
President's Day	Monday, February 20th
Good Friday	Friday, April 6th
Memorial Day	Monday, May 28th
Independence Day	Wednesday, July 4th
Labor Day	Monday, September 3rd

Columbus Day	Monday, October 8th
Veteran's Day	Monday, November 12th
Thanksgiving Day	Thursday, November 22nd
Day after Thanksgiving	Friday, November 23rd
Christmas Eve	Monday, December 24th close at 1pm
Christmas Day	Tuesday, December 25th
New Year's Eve	Monday, December 31st close at 1pm



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