

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 www.niagaracountyfcu.org



Picture of Mabel Dixon and Donald Dixon's "Tears" Bear adorned in some of her jewelry

Love Lives On

Love is one of the greatest gifts we receive. We want to share with you a beautiful love story ~ Mabel and Donald Dixon were married March 27, 1954 and shared nearly fifty-five loving years together, before Donald lost his bride on January 30, 2009. As a means to raise money for our Hunter's Hope Walk, NCFCU offered chances for a Jim Kelly autographed Boyd's Teddy Bear named "Tears," symbolizing the passing of Hunter, to be raffled for Valentine's Day.

Explaining he never won anything, never the less Donald purchased a ticket, thinking of the love of his life and his tears at her loss. Imagine our joy at informing Donald that the sweet bear would be his. In return, Donald brought in his picture of his beautiful wife along with "Tears," proudly wearing Mabel's jewelry, surrounded by some of her favorite things. We thank him for sharing his story. Love warms the heart, and touches our souls.

Annual Notice Regarding Non-VISA Pinless Debit Transactions



You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the NYCE, Jeanie, Co-op and Cirrus networks.

The rights and protections applicable only to Visa debit transactions, including additional customer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the credit union with any questions you may have regarding this notice.

International Credit Union Day 2009

The theme of this year's International Credit Union Day was "Your Money, Your Choice, Your Credit Union." We celebrated the day handing out apples to our members. Our slogan for the day was "We are good for you, and so are they (apples)."



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.

Keep Our Community Warm

Again this year during the month of January, Niagara County's Federal Credit Union will be collecting warm clothing for students and family members of Niagara County Headstart, Inc. Headstart is a Federal program for pre-school children from low-income families which is operated by a local non-profit organization. Children participate in educational activities, receive medical and dental care, have healthy meals and enjoy playing in a safe setting. In this difficult time as these cold winter months approach, think of donating new or gently used clothing you will no longer need and help a child and their family to stay warm. Coats, hats, gloves, scarves, and boots, which are clean and in good condition are greatly needed and much appreciated, especially for children. Please drop off items at either location. As always the generosity of our members is not forgotten.

Attention Safari Club

Members!

Get ready for FUN! Niagara County's Federal Credit Union's Annual Winterfest will be Saturday, February 6th from 1 to 3PM. Starting Monday, January 4th, every time you make a deposit, you will receive a piece of a craft. Bring the completed craft to the Winterfest Party and receive a prize! Don't forget the rules:

1. The deposit must be a minimum of \$5.00
2. One piece of the project is given per week
3. Safari Club member MUST be present for deposit.

The prizes will be given out at the Winterfest Party. Please call Jennifer at (716) 434-4180 ext 313 for reservations.

Annual Meeting

All members are invited and encouraged to attend NCFCU's Annual Meeting on Wednesday, May 19th 2010 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, 2010. The nominating committee has nominated the following individuals to fill the positions available: Linda VanBuskirk and Miles Patterson.

Holidays Observed

Martin Luther King Jr Day
President's Day
Good Friday

Monday, January 18th
Monday, February 15th
Friday, April 2nd

Closed all day
Closed all day
Closed all day

A Time To Give

Again this year, NCFCU had a tree posted with names from "Carolyn's House" residents in Niagara Falls. They are a domestic violence home for single mothers and their families. There were forty-four residents to contribute gifts to with an option to give a donation for their scholarship fund (which helps to educate the mothers) or their building fund (which purchases items like mattresses for the families.) Thank you staff for contributing to such a special gift for Russell's family! We could not be prouder of our staff and members for their continued generosity. Thank you again for making such a difference in another financially difficult year and for making the holidays for the families of Carolyn's House a bit brighter. It was an amazing experience to be a part of giving so generously to the house!

Scholarship Program 2010

NCFCU is presenting college-bound high school seniors with the opportunity to compete for statewide scholarships to either a two-year or four-year accredited educational institution. It's a simple process, making this an opportunity students can't pass up.

Step 1: Stop in and request an application form. If the student is not a member of NCFCU, request a membership packet as well. All scholarship applicants are required to be credit union members.

Step 2: Complete the application form, write an essay and obtain the required transcripts along with the signature of the student's parent or guardian.

Step 3: Return the completed form to NCFCU. All applications must be received no later than **January 29, 2010**.

There is no fee for submitting the application, but those students applying MUST be members of NCFCU and MUST be attending college for the first time in the fall of 2010.

For more information about the scholarship program, please contact Nora Smith at our main office at 434-4180 extension 305.

By The Numbers as of November 30, 2009

Members	9,742
Assets	\$40,075,701
Loans	\$23,446,562
Capital Ratio	8.61%

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

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

NIAGARA COUNTY'S
FEDERAL CREDIT UNION



Lockport Office

260 West Avenue
Lockport, NY 14094

Phone: (716) 434-4180

Fax: (716) 434-1127

Toll Free: 1-866-444-4180

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

Thursday 9:00am - 5:00pm

Friday 9:00am - 6:00pm

Drive-Thru Hours:

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

Thurs - Fri 9:00am - 5:00pm

Niagara Falls Office:

900 Main Street

Niagara Falls, NY 14301

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

Audio Response:

Phone: (716) 434-4180, ext 4

Internet:

<http://www.niagaracountyfcu.org>

