

credit union *Connection*

A Newsletter For Members Of The Niagara Regional Federal Credit Union Winter 2013



Bring The Credit Union To Your Fingertips With Our NEW Mobile App!

We know you're busy. Managing your money shouldn't slow you down. That's why we've made it easy for you to access your accounts on the go with mobile banking. Check your balance, set up transfers, and make payments in seconds—wherever you are, right from your smartphone or other mobile device. Simply download the app from your app store to get started today!

CLOSED

Weather Closings

There may be times when the Credit Union will have to close due to inclement weather. To make sure you're informed, please tune to Channels 2, 4 or 7 for up-to-date weather closings.

Holiday Closings

Tuesday, January 1st

New Years Day

Monday, January 21st

Martin Luther King Jr.

Monday, February 18th

President's Day

Security Alert for Seniors

In March of 2013, Senior Citizens will be required to have their Social Security funds directly deposited, rather than receive a paper check in the mail. Seniors need to be aware of a potential breach that may put these funds in jeopardy. Several of our members have reported to us that their deposits were re-routed to an online bank, even though the member never asked for this change. Members are encouraged to please be careful when sharing their personal information with anyone, especially over the phone! Know who you are giving your SS# to before you give it! As always, the Credit Union will NEVER ask you for your personal information.



Important Notice for Debit Card Holders

With the amount of fraud going on during the holiday season, the Credit Union had to place a block on all debit card transactions outside of New York State processed as signature credit. If you will be traveling outside of New York State and need to use your debit card as signature credit, please contact the Credit Union so we can lift this block for you. You will be able to use your card out of state without prior notice if you use it as debit (entering your pin number).



LETTER FROM THE CEO



Happy New Year and welcome, 2013!

As the New Year begins, I usually reflect on what was accomplished the year prior before looking ahead to see what more has yet to be done. One of our accomplishments in 2012 was a new data processing conversion. Not an easy feat, but we came through virtually unscathed! Kudos to our members for having patience with us while we worked through the new way of processing transactions, both online and in person! The old saying “you can’t teach an old dog new tricks” certainly rang true for us on occasion and we appreciate the support and encouragement we received. I am also eternally grateful to my staff who sacrificed time off in the summer so that they could attend training sessions instead. And lastly, many thanks to the Board of Directors, who put their faith and trust in me when I went to them with the proposal of a new system that would take our Credit Union into a whole new world! Our mobile application with the bill payment feature is now available, and our Remote Deposit Capture system will be launched in the next few weeks. Our website has been completely re-designed with many interactive features, (courtesy of our Marketing Specialist, Sara Britt, who is also responsible for the design of this newsletter), and our Home Banking system has been improved to allow for transfers between members, the ability to set up your own recurring transfers to different accounts, and offers an online financial management tool for those who want to create budgets and manage their own finances.

Another accomplishment of 2012 is an ongoing effort to keep member information safe and secure. We’ve added more layers of protection to our internal firewalls with our new software, as well as our Home Banking access, and have completed our project of members requiring passwords when calling in to the Credit Union regarding their accounts. We are also teaming up with our own insurance company to make sure we keep our standards high in protecting our members from a possible breach. Unfortunately, we live in a time where cyber crime is more prevalent now than ever. In 2013, the Credit Union will host a series of Identity Theft Seminars, beginning in February. Members will need to register for these seminars, as seating will be limited. Visit our website by clicking [HERE](#) to sign up!

For this new year, I wish you all good health and prosperity!

Yours In Service,

Donna

Donna, CEO



Income Tax Returns

As you prepare to file your income taxes this year please be prepared by ensuring you have your account number correct. Also, remember that they can be deposited into a checking account ONLY!

The Credit Union Routing Number is:
222380508

Your checking account number should be:
114200000xxxxx

Niagara Regional FCU Privacy Notice

FACTS	WHAT DOES NIAGARA REGIONAL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security numbers and Account Balances; • Account Transactions and Checking Account Information; • Credit History and Payment History 	
How?	All financial companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information, the reason Niagara Regional Federal Credit Union chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information:	Does Niagara Regional Federal Credit Union share?	Can you limit my sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates' to market to you	No	We don't share
For non affiliates' to market to you	No	We don't share

Call (716) 694-4987 or go to www.niagararegionalfcu.org

What we do	
How does Niagara Regional Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Niagara Regional Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or apply for a loan; • Provide employment information or provide account information; • Give us your contact information. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness; • Affiliates from using your information to market to you; • Sharing for non affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates:	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Niagara Regional Federal Credit Union has no affiliates
Non affiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies.
Joint marketing:	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include advertising/marketing agencies and CUNA Mutual Group's MEMBERCONNECT

Receive Our Newsletter & Other Promotions via E-mail
Sign up by clicking **HERE!**



Niagara Regional FCU
1285 Erie Avenue
North Tonawanda, NY 14120

Website: NiagaraRegionalFCU.org
Phone: (716) 694-7344
Fax: (716) 694-6066
E-Mail: nrfcu@niagararegionalfcu.org

Hours of Operation
Monday - Wednesday: 9:00 AM to 4:00PM
Thursday & Friday: 8:30 AM to 5:00 PM

Supervisory Committee Contact
Marsha Campbell, Chairperson
c/o NRFCU
PO Box 224
North Tonawanda, NY 14120



AMERICA'S
CREDIT UNIONS®



Equal Opportunity
LENDER



Federally Insured by
NCUA

Credit Union Rates December 2012

4th Quarter dividends declared by board for shares and club accounts:

\$100 - \$5,000 - 0.10% APY
\$5,000.01 - \$10,000 - 0.15% APY
\$10,000.01 + - 0.25% APY
Share-Draft Dividends - 0.08% APY
(avg. daily balances of >\$2,000)
Rates are accurate as of 12/1/2012

IRA's - contact credit union for details
Certificates of deposit - 6 month terms to 5 yr. terms - contact Credit Union for your rate

Auto Loans:
New
As low as 2.99%* APR for qualified borrowers up to 36 months
Used
As low as 3.99%* APR for qualified borrowers up to 36 months

Signature (Personal) Loans - as low as 9.00%* APR for qualified borrowers

Computer Loans - 1 yr term - 8.75% APR

Visa Card - 6 month intro. rate of 6% APR
9.9% APR thereafter
Student VISA Cards - 8.99%

Home Equity - we offer fixed and variable interest rates - contact a loan specialist for details

1st Mortgages - rates change daily - refer to our website for current rates

Overdraft Protection (Xchex) - 10.50% APR

APY= Annual Percentage Yield
APR= Annual Percentage Rate
*Other rates and terms are available

Secrets, secrets
are no fun
unless you share them
with EVERYONE!

Fill in your information below and then give the card to the friend you would like to refer to bring in when they apply! To print click **HERE**

Current Cardholder

Name:

Address:

City/State/Zip:

Phone Number:

E-Mail:

New Applicant

Name:

Address:

City/State/Zip

Phone Number:

E-Mail:

Refer a friend to our
VISA® Credit Card
and receive a
\$10 gift card

PLUS 500 rewards points!*

*Gift card and reward points will be awarded upon credit approval. Membership required. Offer good while supplies last. Contact the Credit Union for complete promotion detail.