

Holiday Closing: Monday September 5, 2022 – Labor Day

July 2022 Newsletter

Office Location: 2525 Military Road
Niagara Falls, NY 14304

Phone Line: 716-236-7678 **Fax Line:** 716-236-7807

Office Hours: Monday-Friday 9:00AM-4:30PM

Email: encompass@encompassniagara.com

Elder Abuse and Financial Exploitation!

Elder abuse and financial exploitation are more common than we think. Most times, our elders do not understand that they are being taken advantage of or misguided on their financial health until it is too late. If you or a loved one feels that something is wrong, it is important to reach out for help as soon as possible. The Niagara County Adult Protective Services number is 716-278-8621. Additional helpful links are available on our website.

New Product Alert

IN A PINCH Loan

- Need money in a pinch? You can apply for \$200-\$1,000.00 without a credit report
- Must provide last 2 paystubs and complete a loan application
- Must be a member of the credit union

Contact the office today for more details

Unsecured Rate Special

Take 1% off of our current unsecured loan rates

Apply Online! New & Easy-to-Use

Our loan applications can now be completed online and submitted directly to the Credit Union. You can also upload your documents with your application!

www.encompassniagara.com



You may also be looking into student loans. Encompass Niagara FCU is partnered with Sallie Mae to help you find the right lending options for you and your educational future. Visit our website and follow the link for Sallie Mae to see what options are available to you!

Auto Lending Membership Discounts! You can get up to 0.50% off of our current auto rates!

Rates as low as 1.74% with membership discounts

Loan approval is based on the creditworthiness of the applicant. Not all applicants will qualify. APR=Annual Percentage Rate, APR may vary due to underwriting factors such as vehicle year, term of loan, individual credit history, etc. Rates subject to change without notice. Contact the office and speak to a representative for more information.

Join Our Team!

Looking for volunteers to join our alternate Supervisory Committee and alternate Board of Directors. Your voice and opinions matter!

Flexible Schedule *We Train You *Other Perks Available

Contact the office for more details about joining our team and becoming a part of our credit unions future!

Certificate of Deposit

Rates subject to change without notice

18 Month Special- Minimum of \$10,000.00 – 0.70%

2 Year Special- Minimum \$25,000.00 – 1.10%

Minimum Balance \$500.00

Minimum Balance \$25,000.00

6 Month – 0.10%

3 Year – 0.20%

1 Year – 0.15%

4 Year – 0.40%

2 Year – 0.20%

5 Year – 0.60%



Follow us on Face Book, Instagram, and check your emails for any upcoming specials and information!

The Online Loan Applications program has been made possible, in part, by a grant from the New York Credit Union Foundation!

