

Get Control of Your Holiday Spending!



Get Pre-Approved Today!



Credit Union Closings:

- *Tuesday January 2 : in Observance Of New Year's*
- *Monday January 16 : Martin Luther King JR. Day*
- *THE CREDIT UNION MAY BE CLOSED DURING INCLIMATE WEATHER...CALL or CHECK THE WEBSITE.*

****LIKE US ON FACEBOOK!**



**Stop In The Credit Union To
Open Up A FREE Checking
Account!**

CU Wealth Management

**Visit Our Website To Make An Appointment
Today!**

**Full Range Of Wealth Management Services
Including ▪ 401(K) ▪ IRA ▪ Social Security
▪ Stocks ▪ Bonds ▪ And Much More!**

CERTIFICATES OF DEPOSIT*

6 Month Special-2.50%

Minimum \$1000.00 - Maximum \$9,999.99

(New Money Only)

1 Year Special- 3.75%

Minimum of \$25,000.00 – Maximum \$50,000.00

(New Money Only)

2 Year Special- 4.05%

Minimum of \$25,000.00 – Maximum \$50,000.00

(New Money Only)

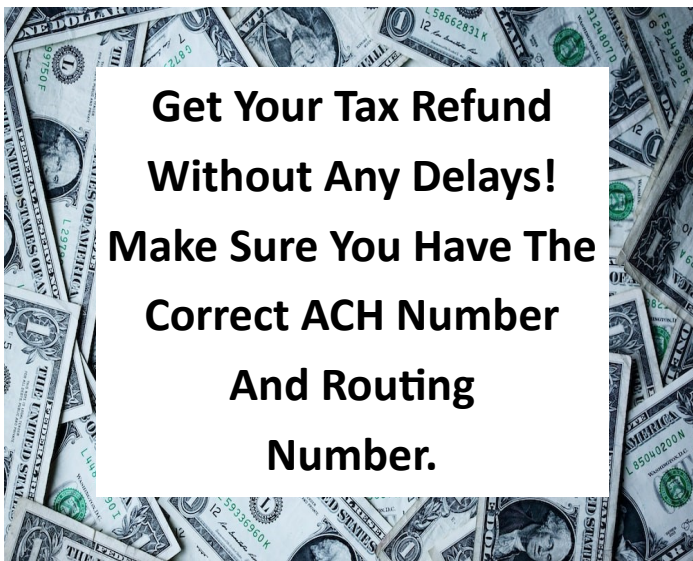
Contact the Credit Union for Regular Rates!

*Rates subject to change at any time without notice.

*Early withdrawals are not permitted without a penalty. Penalty is determined by the amount of the withdrawal and original term of the certificate of deposit.

**Choose The
Student
Loan That's
Right For
You!**





**Get Your Tax Refund
Without Any Delays!
Make Sure You Have The
Correct ACH Number
And Routing
Number.**



**Save Time, Use Our
Mobile App, Mobile
Deposit and Home
Banking
FOR ALL YOUR NEEDS!**

GET IN TOUCH WITH US!

ENCOMPASS NIAGARA FCU

2525 Military Road

Credit Union Hours

Niagara Falls, NY 14304

Monday - Friday

9:00am - 4:30pm

Drive Thru Hours

Monday - Friday

9:00am - 4:30pm

24 Hour ATM

Phone 716-236-7678

Fax 716-236-7807

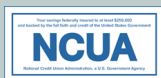
encompass@encompassniagara.com

www.encompassniagara.com



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MOBILE APP**



Fight Fraud With Fraud Protection Tips

1. Avoid Public WIFI/Use Safer Internet Browsing.
2. Don't Fall For Phishing Or Smishing Notifications.
3. Secure Your Payments And Plastic Cards.
4. Trust Your Gut- "Too Good To Be True" Scams Are Normally "Too Good To Be True."



Thank you

**To Everyone Who
Participated In
Donating To The
PB&J Drive And The
Adopt An Angel
Program!**