

May 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

Holiday Closing: Monday June 20, 2022 - Observance of Juneteenth!
Monday July 4, 2022 – Independence Day



Spring into your new home! Rates are on the rise, get pre-qualified while the rates are still low! Apply today with our partners at Owner's Choice Funding!

www.ownerschoice.com or call 716-839-0701

Loan Buy Back Special

Bring us your Auto loan from another financial institution and we will beat the rate by a minimum of 0.50% as low as 1.74%

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



Attention High School Graduates of 2022! Or maybe you graduated and took the year off. Are you planning on going to college for the Fall 2022 semester? Apply for a scholarship today! 5 Winners will be chosen for \$500.00.

The best part is that there is no essay required! You simply need to be a member of the credit union!

Contact the credit union today for an application!



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!



*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

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



Certificate of Deposit

***Rates subject to change without notice**

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

Minimum Balance \$500.00

Minimum Balance \$25,000.00

6 Month – 0.05%

3 Year – 0.20%

1 Year – 0.10%

4 Year – 0.40%

2 Year – 0.15%

5 Year – 0.60%

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

