

**Holiday Closings:**

- *Friday November 11: Veteran's Day*
- *Thursday November 24: Thanksgiving Day*
- *Monday December 26: in Observance of Christmas*



**\*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.**



Looking to buy a home?  
**APPLY TODAY**  
and receive  
**\$600 OFF**  
your closing costs!

**DREAM HOME**  
*Made Possible*

Your homeownership dreams can become a reality with Encompass Niagara Federal Credit Union! Our affordable, low down payment programs for home buyers make home ownership possible!

Valid for purchase and refinance applications received between 9/1/2022 and 11/30/2022

**Look at these Rates!**

**CERTIFICATES OF DEPOSIT\***

**1 Year Special- Minimum of \$10,000.00 – 2.00%**

**2 Year Special- Minimum \$10,000.00 – 2.50**

**Kids Account Certificate Minimum Balance \$50.00 use**

**Regular rates**

<b>Regular Rates</b>	<b>Jumbo Rates</b>
<b>Minimum \$500.00</b>	<b>Maximum \$50,000.00</b>
<b>6 Months – 0.30%</b>	<b>3 Year – 0.75%</b>
<b>1 Year – 0.40%</b>	<b>4 Year – 1.00%</b>
<b>18 Month – 0.45%</b>	<b>5 Year – 1.25%</b>
<b>2 Year – 0.50%</b>	

\*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.

**BE A BLESSING**

**Help A Child In Need**

**Stop In The Credit Union**

**To Adopt An Angel**

**Angels Are Available Nov-Dec  
return by Dec 9th, 2022**

**Through The Salvation Army  
Angel Tree**



Niagara County Food Pantries  
Peanut Butter/Jelly Drive  
Drop Off Your Donations  
At The Credit Union!



GET IN TOUCH WITH US!  
ENCOMPASS NIAGARA FCU

2525 Military Road  
Niagara Falls, NY 14304

Monday - Friday  
9:00am - 4:30pm

Drive Thru

Monday - Friday  
9:00am - 4:30pm

24 Hour ATM

Phone 716-236-7678

Fax 716-236-7807

[encompass@encompassniagara.com](mailto:encompass@encompassniagara.com)

[www.encompassniagara.com](http://www.encompassniagara.com)



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BAR!  
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TWO,  
THREE  
OR MORE!  
ALL PROCEEDS  
GO TO  
[OISHEI  
CHILDREN'S  
HOSPITAL!](#)**



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Regal Tickets Before  
They Are GONE!**



Gift Cards Available At The  
Credit Union!  
They Make A Great Gift!

