

**Holiday Closing: Monday October 10, 2022 –  
Columbus Day**

## September 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](mailto:encompass@encompassniagara.com)



Apply for a Mortgage today  
To purchase your dream  
Home!

Applications received between **September 1 and  
November 30** will get **\$600.00** off closing costs!!

**[www.ownerschoice.com](http://www.ownerschoice.com) or call 716-839-0701**

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

\*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.\*



**Congratulations to this years scholarship  
winner, Matthew Stoyell. Best wishes on your  
studies this year at Medaille College!**

### **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!**

### \*New Product Alert\*

#### **IN A PINCH Loan**

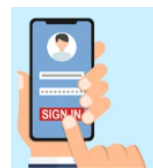
- Need money in a pinch? You can apply for \$200-\$1,000.00 without a credit report
- Must provide last 2 paystubs and complete a loan application
- Must be a member of the credit union
- \*Contact the office today for more details\*



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!

### Open a Checking account with us today!

- No minimum balance required
- No monthly, maintenance, or usage fee's
- Online Banking available
- First order of checks free
- Includes ATM card



**Contact a member service representative for an  
appointment today!**

This year the Credit union will be sponsoring the 9<sup>th</sup>  
Annual Niagara Falls Firefighter's Christmas Toy  
Fund. This charity event raises money for the less  
fortunate children to receive toys and winter  
clothing during the holiday season.

For more information,  
visit the event webpage at



<https://niagarafallsfirefighters5k.itsyourrace.com/event.aspx?id=3009>