



# Niagara Frontier Federal Municipal Employees Credit Union

Fall Newsletter

Sept 2019

## Did You Know We Offer These Services?

- \*Online Banking*
- Savings Accounts*
- Checking Accounts*
- Christmas Clubs*
- Money Markets*
- Direct Deposit*
- Payroll Deduction*
- Personal Loans*
- New Vehicle Loans*
- Used Vehicle Loans*
- Share Secured Loans*
- Recreational Loans*
- Overdraft Protection*
- Debit Cards*
- Delta Sonic Tickets*
- Regal Tickets*

*\* November 1<sup>st</sup>, 2019*

*Do something nice for your Family and Co-worker friends - Send them to Niagara Frontier Federal Municipal Employees Credit Union and we will reward you with a \$10.00 Gift Card*

*By introducing your family and Co-worker friends to Niagara Frontier Federal Municipal Employees Credit Union, they'll enjoy all of our benefits and financial rewards. Just for bringing in a new member, you'll receive your choice of a \$10 Gift Card from Ventrys Pizza or a \$10 Gift Card from Tim Hortons.*

*All you have to do is cut out the Refer-A-Member form and have your friend or family member fill it out. When they bring it into our office and open a new savings account, we'll send your \$10 Gift Card. Remember, to be eligible for membership, the person you refer must be a Federal employee, Municipal employee or a family member who belongs to Niagara Frontier Federal Municipal Employees Credit Union.*

### Refer – A – Member

Your Name \_\_\_\_\_

Member # \_\_\_\_\_

Referral Name \_\_\_\_\_

Address \_\_\_\_\_

## Holiday Loan Special

*\$2,000 for 19 Months*

*Just \$112 a month*



## Holiday Closings

### Thanksgiving

Nov. 28<sup>th</sup> - closed

Nov. 29<sup>th</sup> open until  
10am

### Christmas

Dec. 24<sup>th</sup> & Dec. 25<sup>th</sup>

Closed

### New Year's

Jan. 1<sup>st</sup>

Closed

## Contact Us

For Current rates or further description of any products or services, call the Credit Union at:

716-284-2161

### CREDIT UNION STAFF

Tony Minicucci - Manager  
Wendy Minicucci – MSR  
Bunny Di'Martile – MSR  
Michele Fritzke - MSR

615 Main Street  
Niagara Falls, NY

Monday - Friday 8:30am - 12pm

### Reminder

Last business day of the month,  
the credit union closes at 10am

## Lost/Stolen Debit Card

Report it Immediately

1-800-543-5073

# GROW YOUR MONEY FASTER.

A Money Market Account is similar to a savings account but with higher dividend rates, so you can you grow your money even faster.

## Benefits

Live the Life You Want. Growing your savings enables you to do the things you've always dreamed of.

Access your money when you need It. We know, things come up. That's why we offer four free withdrawals per month from your Money Market Account.

Grow Your Wealth Faster. Increase your wealth faster with higher Money Market dividend rates.

Earn Dividends Monthly.  
Dividends are posted



*Relax & Enjoy the ride...*

*With a Credit Union Auto Loan*

*Rates As Low As*

*2.25%*

## Sprint Discount

### Get \$100 Cash Reward for Every New Line When Switching to Sprint®

Credit Union Members switch to Sprint and get back with Sprint's best Credit Union Member Cash Rewards offer EVER! As a member of the Credit Union, you can earn up to \$100 for every new line when you switch to Sprint. Plus, get a \$100 loyalty cash reward every year for every line.

Here's how it works:

- Credit union members earn **\$100 in cash rewards** per new line on unlimited lines with Sprint
- Credit union members receive a **\$100 annual loyalty reward** every year

Plus, **25% off select accessories** purchased in Sprint stores

Here's how to sign up for Sprint rewards:

- Become a Sprint customer and mention you're a credit union member
- Register at [www.LoveMyCreditUnion.org/SprintRewards](http://www.LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union® Rewards app

Make the switch today and see how many Ben's you can get back with Sprint's best Credit Union Cash Rewards EVER!

\*Allow up to six to eight weeks to see rewards directly deposited into your credit union account!

