



Fall is here and school is open and thoughts of cooler and shorter days can only mean one thing – Christmas is less than 3 months away. We have **VISA® gift cards** to help make your Christmas shopping so much easier. They can be in any denomination with a nominal fee of \$2.50 per card. They make great stocking stuffers.

We also have **Christmas Wish Loans** starting October 1st at 6% apr with 11 months to repay! *Certain restrictions may apply.*

New staff member

As you may or may not know Member Service Rep Chris has decided to leave the credit union after 20 years. Kelly who recently retired from NCCC has joined our staff and we are beyond thrilled to have her. Kelly worked in the Financial Aid and other offices with NCCC and after 38 years decided she needed to make a change. Please make her feel welcome while she gets used to all things “credit union”.

Update on other staff members...

Nancy and Stacie both have completed 27 years of service and Cheryl has just finished her 6th year. We are a small staff with a multitude of tasks that we make look easy.

Please be patient with Kelly as she starts her new career of making things look easy!



Does your credit score really matter?

It does to us. We offer tiered loan rates and the higher your credit score the better your rate! With a credit score of 680 or better you will get our best rate.

Example:

- **Client A** has a credit score of 728 and buys a new car for \$25,000 and with 6-years to pay.
- **Client B** has a credit score of 645 and wants to finance a new car for \$25,000 with 6 years to pay it back.

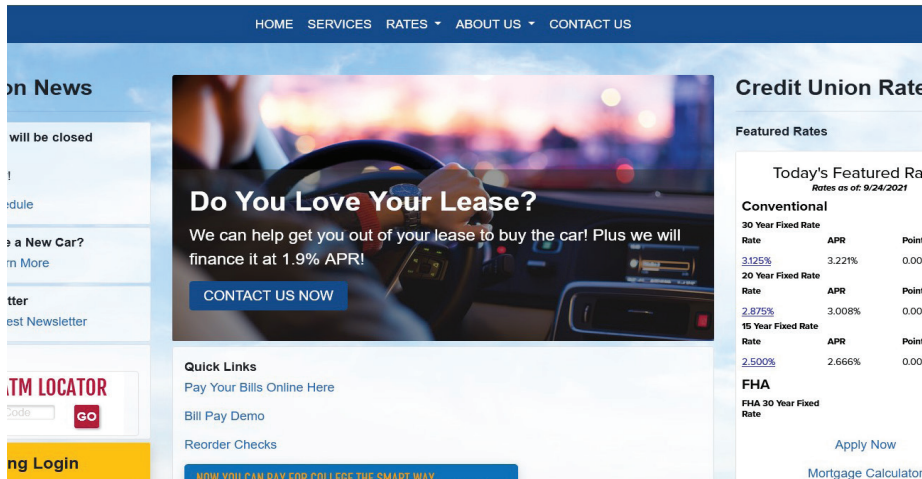
Compare the numbers:

- **Client A's** payment will be \$367.66 with total interest paid over the 6 years of \$1,471.18
- **Client B's** payment will be \$463.09 with total interest paid over the 6 years of \$8,342.32

CREDIT SCORES MATTER!

Holiday Schedule

Closed **October 11th** - Columbus Day
Closed **November 11th** - Veterans Day
Closed **November 25th** - Thanksgiving
Closing at Noon on **November 26th**
Closing at Noon on **December 24th** - Christmas Eve
Closed on **December 25th** - Christmas Day
Closing at Noon on **December 31st** - New Year's Eve
Closed **January 17th** - Martin Luther King Jr. Day



New look for our Website

Thanks to a grant from the **NYS Credit Union Foundation**, we were able to update our website as well as our server which was aging out of covered service warranty. We hope you find that the cleaner and easier to read screens are better suited to your needs.



Leasing your car?

Are you leasing your car and are considering purchasing it. Our rates are as low as 1.9% apr

During these under certain times when car lots are thin with inventory if any at all, you may be wondering should I just buy out my lease.



You can and we can help. Call your leasing finance company and find out what your 10-day payout is for closing out your lease. Check and make sure there are no pre-payment penalties. Fill out an application and submit. It really is that easy. Certain restrictions do apply with regard to interest rate and vehicle value limits.

Do you have a christmas club account?

If you have a club account, the balance will be put into your checking or savings on October 5th. The new club will start immediately after that date.

If you want to start a Christmas Club account, be sure to start one now for Christmas 2022. It's easy and only takes a minute and a phone call or drop-in at our office.

Spruce up your home for the Holidays

You may not want to undertake a big project before the holidays but maybe just a couple new windows, a new door, carpeting or flooring. We have a home improvement loan with a \$10,000 limit, with 10 years to repay all at only 6.0% apr for those who qualify.

More benefits for our members

Along with savings and loans, Alliance Niagara Federal Credit Union offers a number of other services to its members. These services are simply meant to help enhance your benefits as a member of the credit union and they are available to you either for free or at a discounted cost.

Members can take advantage of the following services:

- FREE Website
- FREE Home Banking
- Online Bill Pay Service
- Certified Checks
- Money Orders
- Visa® Gift Cards (\$2.50 per card)
- Delta Sonic® Car Wash Tickets
- Regal Cinema® Discount Tickets

Debit Card Limits Remember when using your debit card there is a daily limit of 10 transactions and \$2500.