

Talk

Issue: January 2022

Happy New Year From All of Us at Alliance Niagara FCU

We wish you all a Happy, Healthy and Prosperous New Year. No one will say the past year hasn't been challenging but we hope that when you needed us, we were able to help you with your financial goals, dreams or challenges!



Holiday Schedule for 2022

We will be closed on the following dates per Federal Reserve Schedule.

Martin Luther King Day	January 17	(Monday)
President's Day	February 21	(Monday)
Memorial Day	May 30	(Monday)
Juneteenth	June 20	(Monday)
Independence Day	July 4	(Monday)
Labor Day	September 5	(Monday)
Columbus Day	October 10	(Monday)
Veterans Day	November 11	(Friday)
Thanksgiving Day	November 24	(Thursday)
Christmas Day	December 26	(Monday)

Closing at Noon on the following dates:

Friday, April 15th (Good Friday) Wednesday, November 23rd (day before Thanksgiving) Friday, November 25th (day after Thanksgiving) Subject to change without Notice

Closings due to weather

If Niagara County Community College is closed due to weather conditions, we will also be closed. We know this can be inconvenient but safety for our staff remains a high priority.

Christmas Club Accounts and Christmas Wish Loans

We still offer a Christmas Club Savings Account which is great when you have direct deposit and helps to make you cash ready for the Holiday. Start yours today.

Christmas Wish Loans are available until Feb. 28th up to \$1500 at 8.0% apr for 11 months. Pay off that credit card debt at 8.0% apr rather than a higher rate!

Lease Buyout Extended

With the reported shortage of vehicles and the price tags, you may be considering buying out your lease. We think that is a great idea and we are here to help you do that. Just complete an application, call your auto finance company for a payoff statement. You will have to apply to DMV for a new title when you pay off the lease but that is really the worst of it. If you have low mileage and a great car you love, let us help you keep it!! Currently our promotion is keeping you behind the wheel at 1.90% apr.*

*certain restrictions apply

Money

Credit Cards Are Available

If you don't have our credit card at our low rates, maybe today would be a great day to find out about them. We offer rates as low as 8.9% apr* depending on your credit score. We

also offer a rewards plan that offers not only great products but you can accumulate points and have those points converted to \$\$ cash and deducted from your balance.



New Website Look

We hope you have taken a look at our new website layout and we hope you love it! Please let us know if you have any issues with it or to let us know how much you like it!