



### A message from Nancy, Stacie & Lori...

Happy New Year! And a special thank you to all our members for a great 2024, the Christmas greetings and your continued support of our efforts to provide you with the financial services that you require.



Every year we have a couple of seats open on the Board and this year is no exception. If you would like to run for a board seat at this year's Annual Meeting/Election please submit a brief resume to any member of our Nominating Committee. This year's Nominating Committee Members are Lori Townsend, Fred Skurski and Nancy Sweeney. You can email your resume to [nancy@allianceniagara.com](mailto:nancy@allianceniagara.com) or drop it in the mail to the attention of the Committee Member listed above with the following address:

Nominating Member's Name, c/o Alliance Niagara FCU, PO Box 258, Sanborn NY 14132

### Snow Closing Reminder

If SUNY Niagara is closed due to inclement weather – then we are home shoveling out too! The credit union will be closed as well.

### Crossword Puzzle Raffle

See the backside of this Newsletter to compete in our Crossword Puzzle Raffle. Simply complete the Crossword and all correct entries will be entered in a drawing on Friday, January 31st for the prize of a **\$100 gift card!**

You can send in your entry by mail to:

Alliance Niagara FCU  
 Attn: Puzzle  
 PO Box 258  
 Sanborn NY 14132  
 OR scan your copy and send an email to  
[nancy@allianceniagara.com](mailto:nancy@allianceniagara.com)

Good Luck!

### Holiday Schedule for 2025

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

New Years Day	January 1	<b>Closing at Noon on the following dates:</b>
Martin Luther King Day	January 20	
President's Day	February 17	Friday, April 18 <sup>th</sup> (Good Friday)
Memorial Day	May 26	Wednesday, November 26 <sup>th</sup> (day before Thanksgiving)
Juneteenth	June 19	Friday, November 28 <sup>th</sup> (day after Thanksgiving)
Independence Day	July 4	Wednesday, December 24 <sup>th</sup> (Christmas Eve)
Labor Day	September 1	Wednesday, December 31 <sup>st</sup> (Year end)
Columbus Day	October 13	<i>Subject to change without Notice</i>
Veterans Day	November 11	
Thanksgiving Day	November 27	
Christmas Day	December 25	

### Remote Mobile Deposit

Have you signed up for this great service? As much as we love to see our members in our lobby, sometimes it just isn't convenient for you to make the trip in and deposit that check or pay on your loan.



This service is free to use and saves your gas!!

### Credit Cards Are Available

If you don't have our credit card with our low rates, maybe today would be a great day to find out all about credit card. 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.



### All Family and Household Members are

### Welcome to Join

We are often contacted by people wanting to join our credit union. To become a member, an individual must be an employee or student at NCCC or Niagara University. Be a family or household member of an existing member or belong to the NCCC Alumni Association. Whether you need a place for a savings account, checking account or a loan, we can certainly assist you with that.

### Reminder on Debit Card Charges

We only charge \$1 per ATM withdrawal after 2 free ATM withdrawals per month when you use the ATM located outside our office (available 24 hours/7 days a week) or any other Co-Op owned ATM. See our website for locations, on our homepage there is a link on the left side of the page.