



2024 ANNUAL MEETING

Be sure to save the date, Thursday, May 8th at 5:00 for a Beer and Wine Hour at Pane's Restaurant on Payne Avenue in No. Tonawanda. Their Buffet Dinner will be served at 6:00. We will have a special drawing for those in attendance and once again we will have our "Prize Wheel". This is a nice way to acknowledge the staff and the Board of Directors for all the services you enjoy with the Credit Union. Tickets this year will still be at \$10 for members and \$15 for a non-member guest.

WEBSITE AND BILLPAY

Do you know that our website and bill pay are provided to you at no cost? You can link into our Bill Pay service from our home banking app. Why pay for postage stamps to mail a payment to anyone? You can send a payment to a doctor, dentist, credit card payment, mortgage payment, utility bills without a stamp or leaving your home. If you need help getting either service, just give us a call and we can assist you in registering for either or both services.

LOOKING FOR A NEW CAR but don't like the dealer's rates

Bring us your bill of sale and a completed application with your income verification and we will process your loan as soon as practical. With car and truck prices at all time highs make sure your interest rate is the lowest you can get! We usually beat the car dealers' rates, so give us a call at 716-614-6445 and we can quote you our loan rates.

Holiday Schedule for 2025

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

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

Are you an easy mark for Fraud? Do you think it can't happen to you? Read this

Fraudsters can get your name, a debit or credit card number and your cell phone number from a combination of sources on the dark web or other places.

A fraudster might initiate fraudulent transactions using your card numbers. They know it could trigger a text message from our Fraud Hotline asking you to verify the validity of the transaction. You would logically respond that the transaction was not yours maybe several times. A fraudster may send you a text message claiming to be Alliance Niagara and you should know that we NEVER send a text message.

A fraudster may convince you to allow them remote access to your computer or other device. Posing once again as our Fraud Hotline, the fraudster will tell you that they can see possible fraudulent activity on your account. Then will ask you to share your phone screen or computer screen to assist you in stopping the fraudulent transactions. **WE WILL NOT DO THAT!!!**

A fraudster may ask you to change a password so they can get access to your email, accounts or devices. **DON'T DO THAT!**

When in doubt, call us to verify that our Fraud Hotline is trying to reach you regarding a suspicious transaction.

When you will be using your Debit or Credit Card for travel outside your normal spending pattern, call us to put a TRAVEL CODE on your account so you will be able to make purchases seamlessly.

You might wonder why you can't do all the remote things from our Home Banking website – the reason is simple – keeping your money safe for you and harder for the Fraudsters to get it!!!

Please know that you can occasionally get a call from FIS which is our Fraud Hotline maintained by our credit/debit card carrier. They will be calling to see if a transaction is actually yours. If it is your transaction and you reply that it is, that is where the call will end. If it isn't your transaction, they will block your card from any further transactions and will alert the credit union that we need to close the card. Once we hear from you, we will order a re-issue card for you with a completely different card number and put a rush on it.

IF SOMEONE YOU DON'T KNOW HAS CALLED YOU – DO NOT ANSWER ANY PERSONAL CONFIRMATION INFORMATION – DON'T WORRY ABOUT BEING RUDE –

HANG UP!!!

ARE YOU TIRED OF HIGH CREDIT CARD INTEREST RATES?

Stop into our office and pick up an application for our credit card. We have fixed rates and low rates compared to industry standards. We offer reward points that can be used towards purchases of available products.

Word Search

X I W C L X I N O O X X S D O K L L S I J C S Z T J J V A P
 W R R A Q D E B I T K E R S R T D V L Q C O U W D I E H S Z
 R O X Y E Z Y Z I G R X S P S V U I X E J O Q X J B F B R I
 A V M Q S Q P P E S I X B X R A D E R A E M L F P F X I N A
 D H B D Y B N X L W D P N D S V R A B E Y M A L F H R N J Y
 J Q D J T A D L N X L J V X B I A R I A C A Y T A O O R H B
 B E N O U L A V G U P K Y B O H F M A U H T J A Y T J P B Q
 A R R G W A W D W B N N B E F R T M N T L L D W Z O O Q P D
 B O C L Q N H Q Q T A J X N N I C O D H E Z C E W K Y R O M
 Y C Z F P C X S L E O P V E V A N I T D G V I D P M J E W J
 M D K Z H E R Y I C F S S F C U V L B E E M X B X O U M Z F
 U W J O T I G C U B Y N P I I Y H C U P A T U W T A S O A K
 B A N K R U P T W D Q P U C I Z P J R O L D I R Q O R I I U
 Q W K X Y A E V R T J F N I J Y D J L S C B C D L G R G T V
 M F L K U J U N A D Y S K A F W E E E I H D I W N X Y Y U H
 V V K A S J P D Z C E P B R D H B R B T I M U A R A U H W U
 Q F S I K O L M N Z G B K Y H I F X U T C N Z H V Z K N O E
 I F T G X A T H T R O Z B F X W G H Q R I L Q M N E M B U J
 T C O I U A B U N J C Q G T U V V R R Y B M S Y D W C K G V
 Z O H I E C W K A K U L I L I X U M G W Z F O D E B U Z W F
 E S M K A Y X O I S E Q D X T E A I J C V K K R I P H T A R
 K I J T Z P L C H S M D B V L D C M I X C Z G E T M O U S S
 S G U J J J T D G K T C U C V G S H I U K T U R W G N L N E
 D N Y V R V Y I E L D Q F Q C M B B C R J J B J G Q A D K J
 S E R V D D G M L B O N D Q O G H Q N B I R G Z G E V G Q V
 U R V U N U N C Z Z H B J H B Y K G S S A E X A O K E N E W
 F L G X Z V F V E W R Y D W U U T R C C H E C K I N G M D L
 K A A S U N Z R T F L Y G Q F A J H J H M H H C M X E P U J
 L M V A G K M X V T U L I A J G N K N A B H J D V I E N D
 V J B F Z Y F Z P L S F N T R Y M Z U E G Q T F C K J C S S

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| Direct deposit | Beneficiary | bankrupt | Yield |
| Checking | Collator | Cosigner | Rate |
| Mortgage | Balance | Deposit | Debt |
| Debit | Draft | Bond | |

Word Search Puzzle Raffle

Complete the Word Puzzle and submit by mail or email to nancy@allianceniagara.com by April 30th to be entered into a drawing for a \$100 VISA Gift Card.

Our last puzzle winner was Carina Baldassare-Webber.

Good Luck!

