



Issue January 2026



WINTER CLOSINGS...

Just a reminder that if SUNY Niagara (NCCC) is closed due to bad weather – so are we!

SUPERVISORY AUDIT

Every two years we have to do a Supervisory Committee Audit of Accounts which means you will receive a statement even if you normally do not. We do this for address verification as well as account verification. If you have a discrepancy with anything on your statement, please submit in writing a description of the problem and submit it to:

Alliance Niagara FCU – Supervisory Committee

PO Box 184

Sanborn NY 14132

2026
Happy New Year

Holiday Schedule for 2026

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

Monday, Jan 19th	Martin Luther King Jr. Day	Closed
Monday, Feb 16th	President's Day	Closed
Friday, April 3rd	Good Friday	Closing at Noon
Monday, May 25th	Memorial Day	Closed

TRAVELING ...

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 to avoid having your transactions blocked.



THE NOMINATING COMMITTEE

would like you to know that if you are interested in serving on our Board of Directors we are always looking for qualified people to assist the Board in maintaining and developing policies which affect the future of our Credit Union. You can submit a brief Bio or Resume to the Supervisory Committee (address to the left) or submit to Nancy in the office. Bios or Resumes are due by January 31st

WHO WILL BE OUR WINNER THIS QUARTER?



ONCE AGAIN, FIND THE PUZZLE ON THE BACK OF THIS NEWSLETTER. COMPLETE IT AND SUBMIT TO THE CREDIT UNION OFFICE BY FEB. 13TH TO BE ENTERED INTO A DRAWING FOR A \$100 VISA GIFT CARD.

DEBIT CARD & CREDIT CARD FRAUD ALERTS

If you receive a call from FIS, be sure to answer to verify if a transaction is yours. At times, a transaction may be suspicious from your normal pattern and will prompt a block until you make contact with them as you receive the call or you can call the Fraud # at 1-855-961-1602. And as always, if you suspect something on your account is fraudulent, call us at the office 716-614-6445 so that we can verify it for you.

THAT SOUNDS TOO GOOD TO BE TRUE...

Then probably it is! Some people put all their trust in Facebook recommendations and sales pitches. Please don't access any purchase from Facebook but rather go to the site directly to ascertain if it is legitimate!!! The credit union has to absorb the losses and if everyone would just be careful, we can keep our losses to a minimum.

Name: _____

January 2026

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

Find the following words in the puzzle.

Words are hidden  ,  ,  ,  , and .

OPPORTUNITY
RESOLUTION
COMMITMENT
CELEBRATE

BUDGETING
GUARANTEE
GRATITUDE
HOLIDAY

RETURNS
GOALS