



# OUR TWO CENTS



The official newsletter of Niagara Regional Federal Credit Union



## Annual Meeting A Success!



Our 82nd Annual Meeting and Picnic was held on Friday, July 23rd in The Grove at Banchetti's in Amherst. With around 75 people in attendance, our Annual Meeting itself ensued swiftly and ended with the results of our 2021 Board of Directors Election, welcoming our newest Board Members, Jonathan Andrews and Eric Carlson.

We then enjoyed a delicious meal of hotdogs and hamburgers, pulled pork, potatoes, and strawberry shortcake. Members had fun entering our basket raffles and 50/50 drawing as well as taking their turn in our outdoor photo booth!

Proceeds from our raffles were then donated to a large group of 12 attendees who came to represent Precious Paws Cat Rescue of North Tonawanda.

**Precious Paws Rescue**  
 Devoted to saving the lives of stray kittens and their moms  
 PO Box 1023  
 N. Tonawanda, NY 14120  
 Phone 716-512-5521



### HONORABLE MENTIONS

#### TRY CARCOMMANDER!

Start the pre-approval process, shop for a new car, and apply for your auto loan all in one place!

#### BOARD OF DIRECTORS ELECTION

NRFCU is excited to welcome our newest Board Members, Jonathan and Eric!

#### LOW RATE AUTO LOANS!

For a limited time, enjoy auto loan rates as low as 1.25% APR on new, used, and refinanced vehicles from another lender!

## WELCOME

to our newest Board of Directors Members!

Jonathan Andrews

Eric Carlson



Jonathan and Eric were elected by our members as a result of our July 5th-20th election and are so excited to serve YOU on Niagara Regional FCU's Board of Directors for the next three years!

THANKS TO ALL WHO VOTED!

## INTRODUCING... CARCOMMANDER!

Niagara Regional FCU launched a NEW program on our website this month that allows users to start their pre-approval process, shop for a car in their area, and apply for an auto loan, all in one place!

- Communicate with nearby dealerships about vehicles you're interested in.
- Take a Virtual Test Drive from the comfort of your home.
- Utilize the Price Curve tool that will tell you if each listing is fairly priced.
- Try the Find Better Price tool that will search for a better deal on similar vehicles and compare pricing and features.
- Download free CARFAX™ reports for many vehicles.
- No 3rd-party cookies and ads — your privacy is important to us.
- Receive a free my EZ Car Care Membership to save you money on auto service and travel.
- Browse even more auto research tools like loan calculators, industry reports and articles, and more!



NEW

Get pre-approved.  
Shop for your next car.  
Apply for an auto loan.

## ALL IN ONE PLACE.

VISIT [WWW.NIAGARAREGIONALFCU.ORG/CARCOMMANDER](http://WWW.NIAGARAREGIONALFCU.ORG/CARCOMMANDER)

# NORTH TONAWANDA HIGH SCHOOL CALENDARS



**\$15 each**

At both branches while supplies last!



Every penny of proceeds for this 2022 Calendar Sale is going back into the NTHS Wall of Fame Improvement Project, which includes the funding of two scholarships in 2022 for deserving NTHS students from the Performing Arts Program and the Sports Program! Every single window from the NTHS Wall of Fame hallways for Arts & Sports is displayed in the calendar!

**#GOLUMBERJACKS**  
Thank you for your support!

## SOME OTHER UPDATES

### COVID-19 UPDATE:

As of Monday, August 2nd, masks are required when visiting us indoors at either branch, regardless of vaccination status. Our board and staff made this decision to keep both members and employees safe as COVID-19 infections continue to rise in our area. For those who are not comfortable wearing a mask, we ask that you please utilize the drive-thru for all transactions.

We hope you understand our need to keep our community safe and appreciate your cooperation! For details and updates, visit our COVID-19 Updates page on our website.



**Q: I found a tick on my pet! How do I get rid of it?**

**A:** Because they can carry infectious organisms, it's important to remove a tick from your pet within 3 to 6 hours after the bite occurs. Spread your dog's fur, then grasp the tick as close to the skin as possible with fine-point tweezers. Very gently, pull straight upward, in a slow, steady motion to separate the tick from the skin. And when you're outside, be aware that ticks can thrive in almost any setting, so it's important to check your pet's skin after any outside adventure.

## CAR LOAN PROMO EXTENDED!



NRFCU is offering auto loans as low as

**1.25% APR**

on new, used, and refinanced vehicles from another lender!

\*APR= Annual Percentage Rate. Loan rate subject to credit approval. Applicable to new loans only. Other rates, loans, terms, & options are available. Contact Niagara Regional FCU for complete details. Limited time offer. Insured by NCUA.

**Q: What are some healthy, safe treats for my dog and cat?**



**A:** Apples, bananas, and blueberries are all safe and yummy fruits to give to both cats and dogs. Steer clear of grapes - they can prove to be poisonous to animals! Carrots, broccoli, and sweet potatoes can be great veggies to give your pet too! Avoid anything with garlic or onion as they can also cause severe sickness.

Remember - human food should only be given to a pet in moderation and not as a food substitute. Speak with your vet to come up with the best food and treat options for your furry friend!

**WELL...WE TRIED!**



Our staff did our best to get a good photo of all of us together at our Annual Meeting. But sometimes...you just have to laugh at yourself! Lesson learned: twelve people just don't fit in the frame. Enjoy some of these bloopers!



At Niagara Regional FCU, we love our pets! Got a question about pet care?

Please submit all questions to: [kiglewski@niagararegionalfcu.org](mailto:kiglewski@niagararegionalfcu.org) and you may be featured in next month's issue!