



OUR TWO CENTS

The official newsletter of Niagara Regional Federal Credit Union



HONORABLE MENTIONS

HOLIDAY WRAP-UP EVENT

Join us on Saturday, December 11th at 1285 Erie Ave for some FREE gift-wrapping for members who take advantage of our Holiday Loan Special!



AUTO LOAN SALE!

Enjoy auto loans as low as 1.50% APR on new, used, and refinanced vehicles from another lender!

HOLIDAY HOURS

December 24th

CLOSED

December 27th

CLOSED

December 31st

Open until 12PM

January 3rd

CLOSED

Happy Holidays from the Credit Union!



WHILE SUPPLIES LAST!

Visit our Amherst branch and get a FREE holiday cookie cutter with a SPECIAL cut-out cookie recipe from our CEO!



Need Some Holiday
DOUGH?

**Borrow
\$1,000 at
0% APR***
for 12 months!
Pay only a small
processing fee upfront!

*APR=annual percentage rate. Loan subject to credit approval. A \$100.00 processing fee applies and must be paid at time of disbursement. Example: A \$1,000, 12 month, fixed rate personal loan with an annual percentage rate of 0% requires monthly payments of \$83.33. (Assuming 30 days to first payment and no insurance was purchased). Offer expires 12/23/2021. Other loans, terms, and options are available. If loan payments are not made on time, the NRCFU reserves the right to charge the prevailing interest rate for the remainder of the loan. Contact Niagara Regional FCU for complete details.



Holiday Shopping WRAP-UP

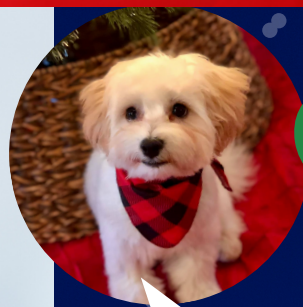
**Saturday, December 11th
from 9AM-2PM**

at our North Tonawanda Location, 1285 Erie Ave.

Take advantage of our
Holiday Loan Special
and get up to 10
presents gift-wrapped
for FREE!

One Day Only.

Learn more and make
an appointment
below!



**Q. Are there any
seasonal plants
that are
poisonous to
animals?**



In fact, yes! A number of seasonal plants are poisonous to pets if nibbled or eaten, including ivy, holly, mistletoe and poinsettias. It's best to keep these out of reach of your pets. Place them far back on counter tops, on high shelves, or even on the tops of your kitchen cupboards!



**Q. My pet gets
crazy when I have
guests. What can I
do to make them
more calm?**

Though the excitement of a party may overwhelm some pets, keep your pets inside during cold weather and provide plenty of toys to keep them busy. If needed, provide your cat or dog with a quiet room or crate during holiday parties and/or prepare ahead of time to discourage barking. And always remember to notify any guests coming over that you have pets!

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

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