



# OUR TWO CENTS

The official newsletter of Niagara Regional Federal Credit Union.



## A LETTER FROM OUR CEO

Dear Credit Union Members:

Effective with the appointment of my successor, I am officially retiring as CEO of Niagara Regional Federal Credit Union. It has been my absolute pleasure being able to serve thousands of members over the span of my 25-year career at the credit union and I will certainly miss so many of you. I will forever treasure the many friendships forged and appreciate all of you!

I am especially grateful to the Board of Directors for their past and continued support throughout the years, and I am happy to say that I will remain as Treasurer until my term expires in 2025.

I could not have asked for a more tenacious group of individuals that comprise the staff of Niagara Regional FCU, and I applaud their ongoing commitment to the financial success of our members. Many of you know my passion for helping people, even in dire circumstances. Member problems became my problems, and I hope I have passed along that same mindset to those who remain at the credit union, ready and willing to help the next person.

I am forever grateful for the many well wishes, and I thank you all for your support as I begin a new chapter in my life.

Eternally yours with gratitude,  
**Donna K. Wick**

### LET YOUR HOME WORK FOR YOU!

Borrow against your home equity with a HELOC and take care of your to-do list. Pay for school, repair your car, renovate your home, and so much more!

[APPLY NOW](#)



### How To Get Fit On A Budget

Between the costs of gym memberships, workout clothes, and equipment, getting fit can be a budget-buster. There are countless low-cost and free alternatives to help you get in shape while saving money. Here are a few:

- Work out at home with YouTube exercise channels
- Download free fitness apps for training, tracking, and accountability
- Buy a cheap fitness tracker to monitor workout goals



### OUR CHECKING ACCOUNTS NEVER LOSE!

Checkmate - our checking accounts never lose! Open a checking account with us and experience convenient everyday spending like never before.

[APPLY NOW](#)

### VISA® CREDIT CARDS

We offer three VISA® Credit Card options to fit our members' needs:

- VISA® Rewards
- VISA® Platinum
- VISA® Credit-Builder

PLUS, 4.99% APR\* on all balance transfers for the first six months!

\*APR = Annual Percentage Rate.

[LEARN MORE](#)

### GO MOBILE WITH US





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## THE MORE, THE MERRIER!

Refer a family member to join and spread the love. Everyone deserves to experience better banking!

[JOIN NOW](#)

## TAKE ADVANTAGE OF DIRECT DEPOSIT

Deposit your paychecks in a snap! Direct deposit allows you to have your paycheck deposited directly into your chosen account on payday. No more waiting! Set up direct deposit for your account today.

## HOLIDAY CLOSURE

February 20 - Presidents Day

## CONTACT US

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## YOUTH SAVING TIP

When it comes to developing good spending habits, it's best to start early. Instilling sound financial planning in your children sets them up for success later in life. How do you start teaching your children the value of spending at such a young age? Here is one way to help your kids develop good spending habits in a child-friendly way.

### Start them on their saving journey:

Saving is an important step to financial success. Give your children the opportunity to save a little dough whenever you can. Allow them to choose something to save up for with their own money, maybe a bike, video game, or whatever their little heart desires! The sense of accomplishment they feel when they finally reach their saving goal will be worth every penny.

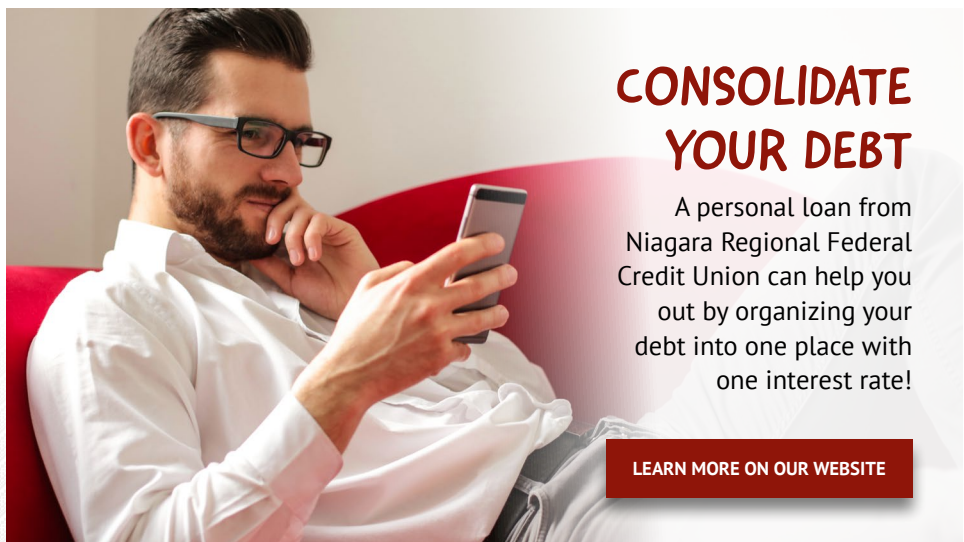
## How To Prevent Credit Card Fraud

Credit card fraud is one of the top crimes to plague consumers, especially around the holidays. The technology to get your information is so sophisticated that fraudsters can capture and compromise your information by laying their phones or wallets close to yours. They also get your credit card information using fake fixtures on ATMs and gas pumps!

Is it possible to protect your credit card information when fraudsters seem to have the upper hand? Yes. Some of the ways include:

- Getting an RFID-blocking security wallet. As of now, fraudsters don't have the technology to circumvent this level of protection
- Changing your passwords and passcodes for accessing your credit card accounts often
- Setting up 2-factor authentication on your credit card account

**Unfortunately, we aren't always able to stop credit card fraud. But there are actions you can take, including the ones listed above, to be a fraud fighter and not a fraud victim.**



## CONSOLIDATE YOUR DEBT

A personal loan from Niagara Regional Federal Credit Union can help you out by organizing your debt into one place with one interest rate!

[LEARN MORE ON OUR WEBSITE](#)