



OUR TWO CENTS

The official newsletter of Niagara Regional Federal Credit Union.



A LETTER FROM OUR CEO

Hello Members,

My name is Brenda Michalowski, and I came aboard as your CEO for Niagara Regional FCU on February 21, 2023. My background consists of 32 years in the banking industry, working throughout multiple channels. My experience includes Retail Banking, Management, Business Development, Small Business Lending (relationships), and business Banking Lending (relationships). Now, I have the opportunity to take my years of experience to help (you) our members, grow our credit union, and assist in financial literacy with our young adults for them to be successful in their futures.

Since the financial industry is ever-changing, I wanted to continue to assist community members and make a difference in the challenging times we have and will continue to have as the economic challenges continue. My goal is to make a real difference in the communities we all live and work in and create a stable environment for our children and grandchildren.

We are committed to the community and looking forward to working with the schools to help educate the children on financial literacy for their futures.

To date, we have completed and have scheduled the following:

- Had a successful Annual Meeting in July
- Attended the North Tonawanda "National Night Out"
- Re-opened our North Tonawanda High School Branch Office
- Attended the North Tonawanda High School open house
- Attended the North Tonawanda High School Lumber Fest
- Collected donations for the beginning of the school year supplies and gave to the North Tonawanda School District
- Completed a Winter Coat Drive
- Scheduled a weekly discussion with the business class at North Tonawanda High School for financial literacy
- We have a seminar planned for our members who will require Medicare
- We will be having a food donation for the Thanksgiving holiday
- We will be doing an Adopt-A-Family for the Christmas holiday

We have accomplished many things here at NRFCU and have much more to do going forward. I encourage all of our members to stop by and meet my amazing team, as well as drop any suggestions you have in our suggestion box. I truly look forward to meeting as many of you as possible as well as our continued success for our credit union and you – our members.

From all of us at Niagara Regional Federal Credit Union,
"We Wish You a Happy, Healthy, & Safe Holiday Season!!!"

Brenda Michalowski, CEO



FUN & EASY RAINBOW FRUIT KABOBS!

Ingredients:

- Assorted fruits (strawberries, pineapple, kiwi, grapes, etc.)
- Wooden skewers
- Marshmallows (optional)
- Chocolate sauce (optional for dipping)

Instructions:

1. Wash all the fruits thoroughly and slice them into bite-sized pieces
2. Take a skewer and start by threading each fruit
3. Repeat the process with the remaining skewers
4. To add an extra touch of sweetness, add marshmallows & dip in chocolate sauce
5. Enjoy your rainbow kabobs

DOWNLOAD OUR MOBILE APP!





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IN THE COMMUNITY

(Right): A few of our staff and younger members at our Young Savers Event.

(Bottom left): Staff members at a local community event.

(Bottom right): The reopening of our North Tonawanda High School Branch. This branch is available to students, faculty, and staff.



2024 HOLIDAY CLOSURES

January 15:

Martin Luther King, Jr. Day

February 19: Presidents Day

March 29: Good Friday
8:30 a.m. - 12:00 p.m.

May 27: Memorial Day

June 19: Juneteenth

July 4: Independence Day

September 2: Labor Day

October 14: Columbus Day

November 11: Veterans Day

November 28 & 29: Thanksgiving

December 24: Christmas Eve

December 25: Christmas Day

December 31: New Year's Eve
8:30 a.m. - 12:00 p.m.

January 1, 2025: New Year's Day

CONTACT US

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Embrace The Spirit Of Saving This Spring!

Spring brings renewal and revitalization, making it the ideal season to rejuvenate your financial well-being. We're here to guide you in embracing the spirit of saving with strategies that can brighten your financial future.

Consider spring the perfect time for a financial cleanup, just like decluttering your home. Review your bank statements and identify any unnecessary expenses that can be trimmed or eliminated. Spring is also a suitable moment to set fresh savings objectives. Whether saving for a summer vacation, aiming for a down payment on a home, or building an emergency fund, having clear financial goals can motivate you to save consistently.

One way to ensure consistent saving behavior is to automate the process. Set up regular transfers from your checking account to your savings account. If you receive a tax refund, spring is an excellent time to strategize. Allocate a portion of your refund toward your savings goals or consider using it to pay down high-interest debt, ultimately reducing financial stress. Assess your monthly subscriptions and consider canceling services you no longer use or need. Redirect the money you save into your savings accounts.

Schedule a financial checkup with us to fine-tune your savings strategy. Our experts can help you explore investment options, optimize your financial resources, and stay on track to reach your goals. Every step toward your savings goals is an achievement, no matter how small. Rewarding yourself for your financial discipline can boost motivation and keep you committed to your spring-saving journey. Let your savings blossom, and watch your financial future flourish this spring with support and guidance.