



# OUR TWO CENTS



The official newsletter of Niagara Regional Federal Credit Union



## HALLOWEEN FUN AT THE CREDIT UNION!

### HONORABLE MENTIONS

#### MEMBERSHIP EXPANSION

We now serve both Niagara AND Erie Counties!

#### HOLIDAY LOAN STARTS NOW!

Get your holiday shopping started with our amazing holiday promo!

#### AUTO LOAN SALE!



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

### LOOKING FOR SOMETHING NEW TO TRY THIS THANKSGIVING?

TRY THIS RECIPE BELOW!



### Cranberry Brie Tarts

*Courtesy of Half-Baked Harvest Blog*

#### Ingredients:

- 1 tablespoon salted butter, melted
- 2 cups fresh cranberries
- 2-4 tablespoons brown sugar, use more or less to your taste
- 1/4 teaspoon ground cinnamon
- 2 sheets (1 box) frozen puff pastry, thawed
- 2 (8 ounce) wheels of Brie, each cut into 12 slices (leave the rind on)
- 1/3 cup fig preserves
- 1 egg, beaten
- coarse sugar, for sprinkling
- fresh thyme, for serving

#### Instructions:

1. Preheat the oven to 425 degrees F. Line a baking sheet with parchment paper.
2. In a medium bowl, combine the butter, cranberries, brown sugar, and cinnamon.
3. Cut each sheet of puff pastry into 6 rectangles. Spread each rectangle with about 1 teaspoon fig preserves, leaving a 1/4 inch border. Top with 2 slices of brie and then mound the cranberries over the brie, pressing them into the brie to adhere slightly.
4. Fold the edges of the pastry inward to enclose the brie. Brush the edges of pastry with beaten egg and sprinkle with coarse sugar.
5. Transfer to the oven and bake for 15-20 minutes or until the pastry is golden and the brie melted. Top with fresh thyme. Serve and enjoy!





# Holiday Skip-A-Pay

SKIP YOUR LOAN PAYMENT IN NOVEMBER 2021, DECEMBER 2021, OR JANUARY 2022!

VISIT [NIAGARAREGIONALFCU.ORG/PROMOTIONS](http://NIAGARAREGIONALFCU.ORG/PROMOTIONS) TO APPLY!

SUBMIT YOUR APPLICATION IN NOVEMBER TO GET A DISCOUNTED PROCESSING FEE!

Real Estate secured loans are not eligible for this promotion. By signing this form, you authorize Niagara Regional FCU to extend your final loan payment. The \$40.00 processing fee per loan will be automatically deducted from your Share Savings or Checking account on the first of the month being skipped. \$40 processing fee for all applications made in November 2021, only and will revert to \$50 on December 1, 2021. Interest will continue to accumulate on your loan during the month you skip your payment. Payments made through Payroll Deduction or Direct Deposit will be deposited into your Share Savings Account for the month you are skipping your payment. This form must be received by the Credit Union prior to the month you wish to skip. The Credit Union cannot be responsible for skip-payments lost in the mail. The fee must be in your Share savings account or Checking for the number of loans you wish to skip by the first day of the month you wish to skip. You understand that any authorized skipped payment will cause additional finance charges to accrue and will effectively delay the payoff date of your loan. On your next regular payment date, the terms of your original loan agreement will resume. You will pay your regularly scheduled payment from that date forward until the loan is paid in full. NCUA for purposes of this offer, one month payment equals 4 weekly payments, 2 semi-monthly payments, or 2 bi-weekly payments. To be eligible for this promotion all Credit Union accounts must be current and in good standing. Insured by NCUA.



## 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 12/22/2021. Other loans, terms, and options are available. If loan payments are not made on time, the NRCU reserves the right to charge the prevailing interest rate for the remainder of the loan. Contact Niagara Regional FCU for complete details.



**Q. I heard that pumpkins are good for animals. Is this true?**



Yes, this is true! If you're looking to get rid of your pumpkins from Halloween, a great idea is to break them apart into pieces and drop them off in a local wooded area. Woodland creatures, like squirrels and deer, will benefit from this yummy treat! Plus, it's a much more eco-friendly way to dispose of your pumpkins.



**Q. What Thanksgiving treats can I give my dog?**

When we're feasting, it's hard to not treat our pups to something yummy when they give us those puppy dog eyes. The good news is a lot of traditional Thanksgiving foods are great treats for your pet! Turkey (avoid the fatty parts and gravy), sweet potatoes, broccoli, cheese, and plain pumpkin can all be enjoyed by your pet in small amounts! Just make sure there are no seasonings on them (especially onion and garlic!).

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!