



CATARACT CITY FCU
ADDRESS:9701 Niagara Falls Blvd
Niagara Falls, New York 14304

PHONE: (716)298-5645 or
(800)876-8590

FAX: (716)298-5621

E-MAIL:info@cataractcityfcu.com

Website:www.cataractcityfcu.com

NEWS AND NOTES

CATARACT CITY FEDERAL CREDIT UNION

Kim D. Dolan-Manager

Suzanne Lowery-Member Representative

LETTER FROM THE BOARD OF DIRECTORS

The Board of Directors would like to wish everyone a Happy New Year. We hope that 2011 was a good year for you and your family and that 2012 is even better.

Don't forget to get your tickets for the Annual Meeting. We have booked a new place, Hideaway Grille. The day and time have changed also. Come out and participate in your credit union. There are three positions available for the Board of Directors. If you can attend a meeting a month sign up for nomination. We are always looking for people who can volunteer their time to help make the credit union stronger and more beneficial to its members.

In this newsletter you will find the new and used car rates have been lowered. If you are in need of a vehicle loan, look to your credit union for the best rates and terms available.

Have you checked out your credit union lately? Cataract City is now offering Home Equity Lines of Credit. Call and talk to Kim or Suzanne and open up the possibilities of what your home can provide for you. Did you forget what other services we offer? Here is our list.

- | | |
|------------------------|------------------------|
| Share (savings) | Traditional IRA |
| Share Draft (checking) | Roth/ IRA |
| ATM/Debit cards | Mortgages |
| New Car Loans | Home Equity |
| Used Car Loans | Delta Sonic Car Washes |
| Personal Loans | Regal Cinema Tickets |
| Certificate of Deposit | Christmas Clubs |

How many are you taking advantage of?

Watch your newsletter in the coming months for NEW Services that the Board of Directors are looking into. Always striving to make your credit union better.

Tom Kolniak-President
Joe Mc Adams-Vice President
Debra Ellman-Secretary
Kim Dolan-Treasurer

Cheryl Bartolomei-Board Member
Margaret Smith-Board Member
William Wright-Board Member

2012 Holiday Closings

New Years

Jan 2

May 28

Memorial Day

July 4

Independence Day

September 3

Labor Day

November 22, & 23

Thanksgiving Day

December 24, & 25

For Christmas

The Annual Meeting is scheduled for Sunday, March 4, 2012 at the:

Hideaway Grille
399 Division Street
North Tonawanda

Tickets available
February 6, 2012
@ 15.00 each

Meeting Begins at 1:30 pm sharp.


Buffet served at 2:00 pm.

There will be a cash bar, and 50-50 split.

Take this opportunity to catch up with your friends.

\$
A
V
E

NEWS RELEASE
Cataract City *REDUCES* Rate on Loans for 2012 Model Vehicles!
3.95%
 Full Financing for up to 60 Months
SPECIAL EXTENDED UNTIL JANUARY 31, 2012!

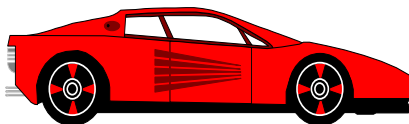


For More Details contact
 Cataract City Federal Credit Union
 716/298-5645 or 800/876-8590



*MUST QUALIFY FOR LOWEST INTEREST RATE

Used Car Rates
Starting at 4.75%
Loan length has been extended call us for details



*Must qualify for lowest interest rate

Tax Returns

To all members who are going to request that their tax return be deposited electronically:
To avoid delays, please be sure to use the following routing number:

222 381 510

If you use the wrong number you could delay your tax return or it could even be sent back to the IRS or State.

Please call us to verify your account number format for this deposit.

CHRISTMAS BAILOUT

Thought you had the Holidays covered. Spent a little too much on the children or grandchildren. Credit Cards coming back to haunt you. Have no fear your Credit Union is here. We have a loan special for you. Payments for 12 months starting as low as 9.5 %* for \$2,500.00.

This special is good until January 31, 2012.

*Must qualify for lowest rate

Rates subject to change