

## Invest In A Share Certificate Your Money Will Thank You For It!

Looking for an investment option with a minimum deposit of just \$1000? Expecting competitive interest rates and flexible terms? If you answered yes to all of these questions, then a Share Certificate from NBC (NY) Employees FCU is the investment option for you. The following are two examples of short-term, high-yield investment options:

**6 Month Share Certificate –  
5.116% APY\***

**12 Month Share Certificate –  
5.378% APY\***

With high-yield interest rates and terms from six months to five years, you are sure to find the Share Certificate that fits your lifestyle and investment needs. To better serve our membership, and depending on the market conditions, our rates can change often. All you have to do is call or check our web site, [www.nbcnyefcu.org](http://www.nbcnyefcu.org) for our most current rates.

To open your Share Certificate, or if you have any questions, please stop by or call NBC (NY) Employees FCU today!

\*APY=Annual Percentage Yield. All rates subject to change without notice due to market condition.

## THEY'RE HERE! THE BONUS MASTERCARD DEBIT CARD

With your new Bonus MasterCard Debit Card, you can make purchases at thousands of merchants worldwide that accept MasterCard and earn points toward merchandise, travel and more, every time you use it. Best of all, it's free!



This new service will be available beginning January 31, 2007. NBC (NY)

Employees FCU is introducing an exciting new product that combines the purchasing power of checks with the convenient account access of an ATM card – our new Debit Card!

You'll be able to use your new MasterCard Debit Card to pay for purchases at literally millions of retail establishments around the world. The purchase amount will be deducted automatically from available funds in your credit union Share Draft (Checking) Account – which means no interest charges and no bill at the end of the month. Your Debit Card will also work as an ATM card, giving you access to your credit union accounts at ATMs worldwide.

### PLUS BONUS REWARDS POINTS

As if all the convenience wasn't enough, your new Debit Card also has a rewards program built right in. It's just like rewards programs used by major credit cards to earn bonus points that you can use online to redeem for valuable products and services. But the great thing about it is there's no interest charged. So now you have the freedom to use your debit card for everyday use and earn your rewards automatically. This is a great example of one of the many valuable products and services your credit union membership provides. The vast majority of debit cards issued by other financial institutions simply do not offer anything like this.

## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 15, 2007

**Presidents' Day**  
Monday, February 19, 2007

## POCKET CALENDARS

Keep an eye out for a 2007 pocket calendar that have been inserted with your December statement.

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# PRIVACY POLICY

The NBC (NY) Employees Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with your credit union. We are required by law to provide you with this privacy notice. If after reading this notice you have any questions, please contact us at (212) 664-3970.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us as we conduct the business of the credit union.

## Information We Collect About You

We only collect the personal information that is necessary to conduct our business. That means just what is relevant and necessary to provide you with competitive financial products and services – no more. Information about you is collected from the following sources:

- Information we receive from you on applications and other forms.
- Information obtained when verifying information you provide on an application or other forms.
- Information about your transactions with us or with other financial institutions.
- Information we receive from credit-reporting agencies.

As a member, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

## How We Use That Information

In order to administer, manage and service your accounts to provide you with products and services, it is necessary for us to disclose or provide certain information about you to our service providers. These disclosures typically include information to:

- Service or process financial transactions that a member requests or authorizes.
- In response to confirmations or inquiries from other financial institutions as you have requested or authorized.
- Follow instructions as you authorize.
- Protect the interests and assets of your credit union.

We will share information only to administer the products and services we provide, when required to do so by the government or court actions, or when we partner with other businesses to offer a broader array of products and services.

We will partner only with businesses that follow strict confidentiality requirements and that follow strict privacy protection of all share information. The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will we authorize these firms to charge your account without your express consent. In addition, we will not sell member information to telemarketing firms.

## Disclosure Of Information On Former Members

If you should decide to terminate your membership with us, we will not share information we have collected about you, except as may be permitted or required by law.

## How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know such information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## Your Right To Choose

An important part of maintaining your trust and confidence is by respecting your right to choose not to have nonpublic personal information shared with others. To the extent possible (other than information permitted by law), we will honor any member's request to keep their information from being shared with our business partners. At least once a year we will remind all members of their right to choose and on how to exercise that choice.

## What You Can Do To Help Protect Your Privacy

The NBC (NY) EFCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, personal identification numbers (PINs) and passwords. Never keep your PIN with your debit or credit card; doing so can provide free access to your accounts if your card is lost or stolen.
- Never give out your account numbers, Social Security number or other personal credit information over the phone unless you initiate the call. If someone calls you on behalf of the credit union and asks for your account number, hung up. Official credit union staff have access to your account numbers, hence there's no need to ask for them.
- Tear up or shred receipts, bank statements and unused credit card offers.
- Keep track of your mail. If a statement, bill or check is missing, it is possible that someone has changed your billing address. Contact that service provider immediately.
- Review your credit report annually! Report mistakes to the credit bureau and correct them.
- Make sure you do business with reputable companies, especially over the Internet.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or other suspicious transactions on your accounts, we will attempt to contact you immediately. Please let us know if your address or home/work phone number changes.

We want you to know that we will take extra care to protect the personal information which you, our members, entrust to us as diligently as we undertake the protection of your financial security. We are proud to serve you, our financial partner, and endeavor to earn and maintain your ongoing trust.

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## Holiday Hang-Over Loans

This is the time of year when many members are faced with the worst kind of holiday hang-overs – bills, and lots of them. Many people are shocked by the outrageous interest rates they wind up with on those tricky deferred payment plans. Fortunately, your credit union has the solution to overwhelming post-holiday bills: A Low-Interest Debt Consolidation Loan!

A Debt Consolidation Loan from NBC (NY) Employees FCU offers benefits you can really use at this time of year. The convenience of writing just one check, or having

your payments automatically applied from payroll deduction or direct deposit is reason enough to apply. But then there's the savings provided by our comfortably low rate. That's something you're sure to appreciate, especially if you charged holiday purchases with high-interest-rate credit cards from department stores or other mega credit card issuers.

Let us help you bring your holiday bills under control. Call, stop by, or apply online for a Debt Consolidation Loan today! Here is a quick idea for next year—take out a holiday loan with us at a lower rate than credit cards or financing, put it in your Sharedraft/Checking Account and use your new Bonus MasterCard Debit Card to spend it. That way you will save on interest and earn bonus reward points at the same time!

**Get The Latest Credit Union Information Online  
Visit Our Web Site At [www.nbcnyefcu.org](http://www.nbcnyefcu.org)**

## MONEY MARKET ACCOUNTS

### Make A Wise Investment

Money Market Accounts are variable-rate accounts that offer members a competitive market rate of interest with limited check-writing privileges. When you maintain a minimum daily balance of \$2,500 there are no monthly services charges.\*

Thanks to our Money Market Accounts' tiered rate structure, the more money you keep in your account, the more dividends you'll earn. And unlike other types of investments, it's easy for you to access the money in your account. You can make up to six withdrawals per month. Three of those withdrawals may be by check. The rest may be phone, fax, online or Automated Clearing House transactions. As with all other credit union deposit accounts, you can check your balance and make transfers in person, by phone, via Direct Access or MARS.

For more information, or to open one of these accounts, call or stop by our office.

*\*Service charges are waived for the month the account is opened.*



## Fees & Charges

All financial institutions have fees for some of their services. In keeping with the credit union philosophy, our fees are fewer and far less than those of other financial institutions. So when you are making a decision about your primary financial institution, remember to check their fee schedules. The money you save will still be your own when the NBC (NY) EFCU is your primary financial institution.

Money Order .....	\$1.00
Gift Cheque (\$25, \$50, \$100) .....	\$2.00
Gift Cards (\$25, \$50, \$100, \$500) .....	\$3.95
Travelers Cheque .....	N/C
Travelers Cheque For Two (per \$100) .....	\$0.50
Travelers Cheque Cards .....	\$14.95
Transaction Inquiry* .....	\$0.50
ATM Transaction – Inquiry or Transfer** .....	\$0.50
ATM Transaction – Withdrawal or POS Transaction** .....	\$1.00
Third Party Check (under \$500) .....	\$1.00
History Of Account* .....	\$2.00
Copy Of Paid Check .....	\$2.00
Copy Of Statement .....	\$5.00
Stop Payment Of Check .....	\$5.00
Certified Check .....	\$5.00
Dormant Account (quarterly)† .....	\$5.00
Check Hold Violation .....	\$5.00
NSF – ACH And Check Cleared .....	\$10.00
NSF – ACH And Check Returned .....	\$20.00
Overnight ACH And Check Hold .....	\$20.00
Deposit Of Foreign Item .....	\$10.00
Deposited Check Returned .....	\$10.00
Early Withdrawal From Holiday Club .....	\$10.00
Premature Withdrawal From IRA .....	\$10.00
Account Maintenance – IRA (annual) .....	\$10.00
Outgoing Wire – Domestic .....	\$15.00
Outgoing Wire – International .....	\$40.00
Liens And Levies .....	\$30.00

\*Free when you use MARS.

\*\*Inquiries, transfers, POS and first four withdrawals per month are free under the Premium Package.

†No activity for three years. (Members will receive a notification prior to the implementation of this fee.)

**PREMIUM PACKAGE** – If you use or sign up for four of the seven eligible products and services listed below, you will get the Premium Package Advantages.

- Share Savings Account
- Sharedraft/Checking Account
- Holiday Club Account
- Direct Deposit of net pay, Social Security or other retirement benefit
- Visa credit card
- Share Certificate
- IRA

# Is Winning The Lottery Part Of Your Retirement Plan? If So, We Need To Talk.

If winning the lottery is your plan for a sound financial future, it's time to look into other options. An Individual Retirement Account (IRA) is the perfect way to start saving for your future, so you can look forward to retirement. Don't gamble it, secure it.

If you are considering opening an IRA, check into one of the options offered at NBC (NY) Employees FCU. There are three types of IRAs that NBC (NY) Employees FCU offers – Traditional, Roth and Coverdell ESA. Tax benefits include:

## TRADITIONAL IRA

- Earnings can grow tax-deferred until withdrawn.
- You may be able to deduct your contributions when computing your income taxes.

## ROTH IRA

- Regular contributions can be withdrawn tax-and penalty-free anytime, for any reason.
- Earnings are tax-and penalty-free if the account has been open for five tax years and the withdrawal is for a qualified reason (age 59½, disability, death, or a first-time home purchase\*).

## COVERDELL ESA

- Allows you to put away up to \$500 per year per child for higher education expenses, paying 0% capital gains tax upon withdraw.

It's not too late to contribute to your 2006 IRA! If you don't currently have one, open an NBC (NY) Employees FCU IRA today. It's never too late to start planning for your well-deserved and comfortable retirement.

For more information on contribution limits or to open your IRA, please call or stop by the credit union.\*\*

*\*Lifetime limit for exemption on first-time home purchase is \$10,000.*

*\*\*Consult your certified tax advisor for details.*

## Direct Deposit Of Tax Refunds

You can receive this year's income tax refund quickly and safely by having it deposited directly into your credit union account. Simply check the appropriate box on your return to indicate whether you want your refund deposited into your Savings or Checking Account. Then enter NBC (NY) Employees FCU's routing number 226092009, and your account number. Please keep in mind that if your tax return is a joint return, your refund must be deposited into a joint account.

Here's something else to keep in mind: you can also receive your net pay, retirement checks and other types of government payments via Direct Deposit. Think how many trips to the credit union Direct Deposit could save you and you don't have to worry about your check being stolen or lost in the mail, since your funds are sent electronically. Best of all, Direct Deposit is a totally free service, no matter who is sending you the money.

If you have questions about Direct Deposit, please give us a call.



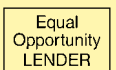
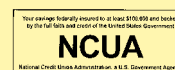
## Products & Services

- Share Savings Accounts
- Sharedraft/Checking Accounts
- Share Certificates (CDs)
- Holiday & Vacation Club Accounts
- Traditional & Roth Individual Retirement Accounts
- Coverdell Education Savings Accounts
- Online Banking
- Direct Deposit
- Payroll Deduction
- ATM Access
- MARS – Member Audio Response System
- Personal Loans
- New & Used Vehicle Loans
- First & Second Mortgages
- Home Equity Lines Of Credit
- Visa Credit Cards – Classic & Platinum
- Money Orders
- Travelers & Gift Cheques
- NADA Used Car Values
- Low-Cost Loan Disability And/Or Life Insurance
- Accidental Death & Dismemberment Insurance
- Quarterly Newsletters
- Notary Service
- Signature Guarantee
- Family Membership

## NBC (NY) Employees Federal Credit Union

30 Rockefeller Plaza, Rm. 716S  
New York, NY 10112  
(212) 664-3970  
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MARS: 1-888-NBC-7960

Lobby Hours  
Monday – Friday 9:00 AM – 2:00 PM  
Office Hours  
Monday – Friday 9:00 AM – 4:30 PM  
[www.nbcnyfcu.org](http://www.nbcnyfcu.org)



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.