



Protect Yourself From The Unexpected

Accidents happen. One risk you don't want to take is leaving your family with financial hardship should the unexpected occur. Accidental Death and Dismemberment Insurance (AD&D) provides coverage to you or your beneficiaries if you should die, or lose a limb or your eyesight due to an accident. AD&D serves to supplement your life insurance, offering more protection above and beyond your current policy at affordable rates.

Offering affordable insurance products are an added benefit to your Credit Union membership – take a look at the advantages MEMBERS AD&D coverage offers:



- Up to \$250,000 (\$150,000 in NY) of coverage
- Guaranteed issue;
- Low cost premiums;
- Easy enrollment with no medical exam;
- Family plan option insures your spouse at 50% and your children at 20% of your coverage;
- Fast, friendly, and helpful assistance with the same member-first philosophy of your Credit Union.

For more information or a free, no-obligation quote, call 1-877-MEMBERS (choose option 4).



Add More Fun To Your Summer!

No matter how you plan to spend your summer – flying away for a major getaway, preparing for a home improvement project or just cruising around your own neighborhood – we can help you make it happen. With a variety of loans and other financial tools, we can help you add more fun to your summer.

If your summer plans involve traveling, the Credit Union can help you get there. A personal loan can provide the financing you need to buy airfare, rent a convertible or pay for accommodations. What's more, a Credit Union VISA, Classic or Platinum credit card can help keep your travels hassle-free. Enjoy the "swipe your card and go" convenience at locations worldwide. And don't forget about the Vacation Club account. It makes saving for that much deserved vacation easy!

If staying close to home tops your priority list, then a home equity loan or line of credit may provide the funding you need for those home improvement projects. Use the equity in your home to receive a low-rate loan or line of credit to finance any number of dreams, from adding a deck to landscaping to repairing the roof. A wide range of terms make home equity a smart way to reach your goals this season.

And, don't forget if cruisin' is your speed this summer, check out our new and used vehicle loans at the Credit Union. Visit us to find out how we can help you with the car of your dreams!

No matter how you choose to spend your summer, we have you covered.

Don't Be Caught Off Guard

Telemarketing scams continue to circulate at an alarming rate. When caught off guard you can easily become a victim of such practices. Awareness is your best defense, and can help you recognize and even avoid the best deceptions.

Most telemarketing scams begin with offers for magazines, prize giveaways or investment opportunities. Then a request is made for a checking account number. NEVER give your checking account number over the phone unless you initiated the call, and are confident that the business is reputable.

It is best to demand information in writing before agreeing to any withdrawals from your account. A legitimate business will accommodate this request. Scam artists use high pressure tactics to convince you to reveal your account information immediately. One common trick is to explain that the offer is only good for today, requiring you to act immediately. Once an account number is obtained, your funds are immediately accessible.

Don't let this happen to you! If you feel that you have been a victim or you see suspicious activity with your accounts, contact your Credit Union immediately.

There is a difference between legitimate telemarketers and scam artists. Protect yourself and your money. If you feel pressured by a telemarketer, remember it's OK to hang up!

THE BULLETIN BOARD

HOLIDAY CLOSINGS

September 1

Labor Day

Third Quarter Holiday Club Winner

Any member who opens a Holiday Club Account is automatically entered in our "Holiday Club Cash Bonus" drawing. Congratulations to Nancy Pinto, our third quarter winner of \$50. Our next drawing for \$150 will be held on September 15th. If you don't have a Credit Union Holiday Club Account, open one today!

The New Color Of Money

Beginning this fall the US Treasury will begin to issue money with a splash of color added to the traditional green and black. The first bill to be released, the \$20, will include subtle green, peach and blue colors in the background. Redesigned \$50 and \$100 bills, with different sets of colors, will follow in 2004 and 2005. Redesign of the \$5 and \$10 bills are still under consideration.

According to Thomas Ferguson, director of Engraving and Printing, "these bills are considerably safer, smarter and more secure than their predecessors," and will feature an enhanced design that will help deter counterfeiting. Last year, consumers were victimized by \$44 million in bogus US bills, with millions more confiscated by the Secret Service.

Additional information may be found at www.moneyfactory.com.

6 Tips To Teach Your Kids About Money

1. Use coin banks to help young children learn how to identify coins and count money.
2. Give a weekly allowance to offer hands-on money management experience.
3. Use three containers labeled "Spend", "Save", and "Share". Suggest that they contribute a portion of their allowance and cash gifts to teach how to spend wisely, save regularly and give to others.
4. When the "Save" container fills up, take a trip to their Credit Union, make a deposit and watch their savings grow.
5. Include children on shopping trips to teach them how much things cost and smart shopping techniques. Let them help compare product qualities, prices, return policies and warranties.
6. Discuss savings plans for long-term goals, such as post high school education and cars.



RATEWATCH

EFFECTIVE JULY 1, 2003

DIVIDENDS*	APR**	APY**
Regular Share Savings	1.75%	1.770%
Vacation Club	1.75%	1.770%
Holiday Club	2.00%	2.024%
IRA Account	2.75%	2.786%
Escrow Account	0.25%	0.251%
Share Draft/Checking		
minimum balance \$ 500	0.25%	0.251%
minimum balance \$2,500	0.75%	0.756%
Share Certificates		
6 to 60 months	Call for Current Rates	
IRA Share Certificates		
6 to 60 months	Call for Current Rates	

LOANS	MAXIMUM AMOUNT	MAXIMUM TERM	INTEREST RATE
Personal Loans	\$10,000	0-12 months	8.50%
		13-24 months	9.00%
		25-36 months	9.50%
		37-48 months	10.00%
		49-60 months	10.50%
New Vehicle Loans	100% of Invoice before taxes	0-24 months	3.90%
		25-36 months	4.40%
		37-60 months	4.90%
Used Vehicle Loans	100% of N.A.D.A. Trade-in Value	0-24 months	4.90%
		25-36 months	5.40%
		37-60 months	5.90%
Used Vehicle Loans	100% of N.A.D.A. Retail Value	0-24 months	5.90%
		25-36 months	6.40%
		37-60 months	6.90%
Share Secured	Total Shares	0-60 months	Share Rate Plus 2.0% (min 3.9%)
Overdraft Protection	\$1,000	Revolving	13.90%
VISA Classic Credit Card	\$10,000	Revolving	9.90%
VISA Platinum Credit Card	\$30,000	Revolving	14.90%
Mini Home Equity Loan***	\$25,000	0-60 months	7.00%
	\$35,000	61-84 months	7.25%
	\$50,000	85-120 months	7.50%
Home Equity Line of Credit***	\$100,000	Revolving	Prime Rate
First Mortgage***	N/A	360 months	Determined Daily

NOTE: All rates in effect as of publication date. Subject to change without notice. For current rates, call or visit the Credit Union.

* Maximum Balance of \$50.00 is Required To Earn Interest On Share Accounts

** Annual Percentage Rate/Annual Percentage Yield to qualified borrowers.

*** New York, New Jersey, and Connecticut properties only.

NEMA



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WEBSITE:
www.nbcnyfcu.org