



Without Life Insurance, You're Only Seeing Part Of The Picture



You wouldn't think of eliminating your home or auto insurance. After all, those are some of your biggest assets. What about your income? Aren't your professional talents and ability to make money the biggest predictor of your stability? In almost all cases, the answer is yes. But still, many overlook the need to insure their income.

Life insurance can mean the difference in your family's financial security. Careful planning will help ensure they will be able to make ends meet. Life insurance can help your family pay:

- Living expenses like monthly bills and child-care
- Funeral expenses including any unpaid or uninsured medical bills
- Estate taxes that can be quite costly depending on your assets
- College expenses for your dependent children
- Loan repayment to help payoff your home, credit cards and other loans

Your credit union is concerned with the total financial well-being of our members. That's why we have chosen to make available the MEMBERS Financial Services program –offering you a wide array of life insurance products and services. They offer professional representatives to work with you – at no cost or obligation –to determine your needs and help create an insurance plan that fits your financial profile, while providing the right protection for your family. Call today at 1-877-MEMBERS (636-2377).

Look Here For Your Holiday Answers

There's a lot happening around the holidays – parties, shopping, visiting family. If you're wondering where you'll find the time and money to do it all, take a look at the solutions we have for you and your family.



Affordable Holiday Loans

Make your holiday plans possible at a price you can afford with our new lower personal loan rates. Take up to 12 months to repay at 8.50%, or take as long as 60 months at 10.50%.

Holiday Spending Tips

We encourage our members to shop wisely and spend thrifty. Here are some tips offer by the Consumer Federation of America:

- **Budget Your Spending** – start with a realistic idea of what you can spend on holiday gifts, food, and travel. Think about where you might cut back.
- **Make A List**– work from a list when you shop. Avoid impulse buying that could leave you snowed under in debt.
- **Comparison Shop**– fight the urge to finish your shopping as quickly as possible. Take some extra time (i.e. begin shopping now) to find the best deals.
- **Trim Your Interest**– if you pay with a credit card instead of cash, use a card with a low interest rate. Rates from not-for-profit credit union average about 2.50% less than bank cards.
- **Open A Holiday Club Account**– opening up a Holiday Club Account is a convenient way of ensuring that you will have enough money to spend this time next year. Determine the amount of payroll deduction that you'll need to accumulate an ending balance of at least the amount you spend this year.



VISA – Your Holiday Helper

Using your credit union VISA card for all your holiday purchases will not only get your shopping done, but it will also save you money. Compare our VISA card with other credit

cards or department store cards. You will most likely find you're being charged a high rate (some are even above 18%) or an annual fee. Put those cards away and take out your credit union Classic Visa card with a low 9.90% and no annual fee.



THE BULLETIN BOARD

HOLIDAY CLOSINGS

October 13	Columbus Day
November 27 & 28	Thanksgiving Holiday
December 25 & 26	Christmas Holiday
January 1	New Years Day

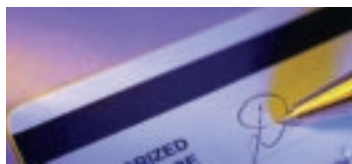
Fourth Quarter Holiday Club Winner

Any member who opens a Holiday Club Account is automatically entered in our "Holiday Club Cash Bonus" drawing. Congratulations to Vanessa Rowson, our fourth quarter winner of \$150. Our next drawing for \$50 will be held on December 15th. If you don't have a credit union Holiday Club Account, open one today!

Verified By VISA

Verified by VISA protects your credit union VISA credit card numbers against unauthorized use while shopping online. This new service enhances your existing VISA card with a personal password that you create. You get added safety and the reassurance that only you can use your VISA card online.

To protect your VISA card, simply log onto www.visa.com/verified and after just a couple of clicks and the entering of your own unique password, you can registrar your VISA card and start shopping with added security. Then when you shop at participating online stores, you'll be asked to enter your password in the Verified by VISA window. After your identity is verified, your transaction can be completed.



Holiday Club Account Rollover

Opening a Holiday Club Account is the best way to guarantee you'll have more fun during the holiday season. Our Holiday Club Account begins in October and your savings are deposited directly into your designated account the following October.

The 2003 Holiday Club Account balances will be transferred to members' share accounts the week of October 13th. Holiday Club Accounts are automatically renewed unless you notify the credit union. As in previous years, please stop by the credit union office to pick up your complimentary holiday gift. In addition, anyone who opens a Holiday Club Account is automatically entered to win a CASH BONUS of \$50 to \$150 each quarter.

National Do Not Call Registry

Tired of being interrupted all hours of the day and evening by unwanted solicitation from telemarketers? After years of complaints, the Federal Trade Commission (FTC) decided to create the National Do Not Call Registry to offer consumers a choice regarding telemarketing calls.

You may register by phone (1-888-382-1222) or online (www.donotcall.gov). By registering your home or cell phone numbers, you should receive fewer calls from most telemarketers. (Political organizations, charities, telephone surveyors, and companies with which you have an existing business relationship with are exempt.) While telemarketers are able to remove your number the next day, they have up to three months to remove it from their call list. Your number will remain on the registry for five years.

RATEWATCH

EFFECTIVE OCTOBER 1, 2003

DIVIDENDS*	APR**	APY**
Regular Share Savings	1.50%	1.511%
Vacation Club	1.50%	1.511%
Holiday Club	1.75%	1.770%
IRA Account	2.50%	2.528%
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