



## Holiday Loans

At NBC (NY) EFCU, your signature means a great deal to us. That's why we offer unsecured, personal loans for all occasions:

- \* Christmas shopping
- \* Paying the taxman
- \* Purchase of a computer
- \* Debt consolidation
- \* Car repairs
- \* Going on vacation
- \* Wedding reception
- \* Engagement ring.

Forgot to open a Holiday Club account? Vacation Club account? What if you did save up, but the money in that account just wasn't enough? We offer repayment plans tailored to fit your needs. And with a rate as low as 9%, you can finally have enough to make this the most wonderful holiday season ever! Go to [www.nbcnyefcu.org](http://www.nbcnyefcu.org) to apply online now.

## Holiday Closings

### Thanksgiving

Thursday, November 23, 2006  
Friday, November 24, 2006

### Christmas

Monday, December 25, 2006  
Tuesday, December 26, 2006

### New Year's

Monday, January 1, 2007



## Money Market Accounts Are Here

We are pleased to announce the arrival of Money Market Accounts. This variable-rate savings account offers 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 service 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 must 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.*

## Holiday Club Accounts

If you opened an NBC (NY) Employees FCU Holiday Club Account last year, here's the news you've been waiting for. Holiday Club funds and dividends earned will be transferred to members' accounts by October 11. Happy shopping!

If you didn't open a Holiday Club Account last year, be sure to open one this year. Saving regularly in one of these accounts is a great way to ensure you'll have the money you need for holiday shopping. Your deposits earn dividends as they accumulate, and if you sign up for Payroll Deduction, you can make deposits automatically every pay period. Call or stop by to learn more.



*Make NBC (NY) Employees  
Federal Credit Union Your Full-Service  
Financial Institution!*

## Family Membership

Doesn't your family deserve savings, convenience and personal service when it comes to handling their financial affairs? We think they do, and we'll be happy to give it to them. All they have to do is join the credit union!

Encourage your family members to call or stop by and fill out a membership application. Once they join NBC (NY) Employees FCU, they will have access to all the great financial products and services we offer. Whether your family members are looking to borrow, save for the future, or manage their money more conveniently, we can help make it happen. And as their needs change over the years, we'll be there to meet them, since credit union membership lasts a lifetime!



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

## Top Ten Online Shopping Safety Tips



- 1. Trust your instincts.** If you don't feel comfortable buying or bidding on an item over the Web, or if you feel pressured to place your order immediately, maybe you shouldn't.
- 2. Be knowledgeable about Web-based auctions.** Take special care to familiarize yourself not only with the rules and policies of the auction site itself but with the legal terms (warranties, refund policy, etc.) of the seller's items that you wish to bid on.
- 3. Double check pricing.** Whether the product is being sold as new or used, be suspicious of prices that are too good to be true. Also consider carefully whether you may be paying too much for an item, particularly if you're bidding through an auction site. You may want to comparison shop, online or offline, before you buy.
- 4. Find and read the privacy policy.** Read the privacy policy carefully to find out what information the seller is gathering from you, how the information will be used, and how you can stop the process. If a site does not have a privacy policy posted, you may not want to do business with that site. If it does have a privacy policy, there will probably be a link to it from the seller's home page, or it could be included with the Legal Terms.
- 5. Review the return, refund, and shipping and handling policies as well as the other legal terms.** If you can't find them, ask the seller through an e-mail or telephone call to indicate where they are on the site or to provide them to you in writing.
- 6. Check that the Internet connections are secure.** Before you give your payment information, there are various icons and software programs that indicate security software is in place.
- 7. Use the safest way to pay on the Internet.** Pay for your order using a credit card.
- 8. Print the terms.** You should print out and date a copy of terms, conditions, warranties, item description, company information, even confirming e-mails, and save them with your records of your purchase.
- 9. Ensure the safe delivery of your item.** If you're concerned about the safety of your package when there's no one home to receive it, ask whether you can specify that the shipper must receive a signature before leaving the package. Or, it may be safer to have the package delivered to your office.
- 10. Inspect your purchase.** Look at your purchase carefully as soon as you receive it. Contact the seller as soon as possible if you discover a problem with it. Tell the seller in writing about any problem you are concerned with, ask for a repair or refund, and keep a copy of your correspondence.

## Mission Statement

*Your financial well being is our main concern and helping you build financial wealth is our goal. Our mission for over 25 years has been to deliver in a friendly, competent, and helpful manner, quality, competitive, financial services designed to meet our members' needs.*

# VISA PROMOTION Through December 31

Our NBC (NY) EFCU VISA cards are accepted around the world at the finest establishments. You will find the VISA sign displayed almost everywhere you go. You may even get cash advances at thousands of ATMs and financial institutions throughout the VISA Global Network. We offer two outstanding VISA credit cards just for you.

## OUR VISA CLASSIC CARD PRESENTS:

- LOW 9.90% fixed rate.
- No annual fee.
- No cash advance fee.
- Free 25-day grace period.
- No minimum finance charge.
- Credit lines of up to \$10,000.
- Secured card for members with credit problems.
- Around-the-clock fraud protection alerts for unusual activity on your account.



## OUR VISA PLATINUM PREFERRED CARD PRESENTS (FOR ONE LOW ANNUAL FEE OF \$25.00):

- Low 5.90% balance transfer for the first year. (Low 14.90% otherwise.)
- Free 25-day grace period.
- No minimum finance charge.
- Credit lines of up to \$30,000.
- Year-end Account Summary Statement.
- 24-Hour Roadside Dispatch Assistance.
- 24-Hour Toll-Free Worldwide Customer Service.
- Around-the-clock fraud protection alerts for unusual activity on your account.
- Scorecard Reward Program allows you to earn points good towards airline mileage, auto rental or brand name merchandise.
- Concierge service that includes limousine service, information and reservations for golf, dining, performance and special events.

## MERCHANDISE PURCHASED WITH YOUR PLATINUM PREFERRED CARD HAS ADDED SECURITY SUCH AS:

- Price Protection guarantees you the lowest advertised price on most items purchased for up to 60 days.
- Purchase Security automatically protects most items purchased in the event of theft or damage for up to 90 days.
- Warranty Manager extends manufacture warranties (of 3 years or less) for up to one additional year on eligible items purchased.

## ENJOY THESE ADVANTAGES WHILE TRAVELING WITH YOUR PLATINUM PREFERRED CARD:

- \$1 Million Travel Accident Coverage.
- Lost Checked Luggage Protection insures your checked luggage up to \$1,250.
- Auto Rental Collision Deductible protects you up to the full value of the car.
- Emergency Evacuation and Transportation Insurance covers your transportation expenses due to sudden illness, injury, or death during a trip.
- Emergency medical and legal referrals can put you in touch with English-speaking doctors and attorneys while abroad during your trip.

In addition, you may view your VISA account activity online by visiting [www.mycinfo.com](http://www.mycinfo.com). The cards you want from the credit union you trust. VISA Classic or VISA Platinum, whichever suits your needs. Apply online [www.nbcnyefcu.org](http://www.nbcnyefcu.org) today!

## Disaster Planning



August saw the one-year anniversary of Hurricane Katrina.

The aftermath of Katrina was devastating and made many of us need to take a look at our financial business. The credit union has a disaster recovery plan in place, but there are things you, as members, can do to help ensure you have access to your funds if New York is hit by a disaster. Sign up for electronic services such as online account access, direct deposit, credit cards and bill pay. These products are all free for NBC (NY) EFCU members and, by being signed up for these products, you will be able to get to your paychecks, transfer money and pay bills in case of a disaster. Many victims of Hurricane Katrina were not able to get their social security and/or retirement benefits for an extended period of time because their checks were lost or destroyed. Had those checks been direct deposited, the story would have been different.

Also, keep your important papers in a fireproof safe in your home or office or invest in a safe deposit box at NBC (NY) EFCU or other financial institution.

Credit union members have access to ATMs across the United States and Canada. Credit unions are always willing to help members of other credit unions during times of disaster. If you are ever looking for another credit union, you can call 1-877-CULOCATE for assistance. Remember, you can never be too prepared!

**Help our family grow!  
Pass this newsletter  
along to a family  
member or coworker  
and encourage  
them to check out  
NBC Employees FCU!**



## New & Used Vehicle Loans

Fall is a great time to be in the market for a new or used vehicle, because dealers traditionally offer substantial

rebates and other valuable incentives at this time of year. NBC (NY) Employees FCU, on the other hand, offers a great deal on vehicle financing – and not just during the fall, but all year long.

Our New and Used Vehicle Loans have comfortably low rates and flexible repayment terms. Plus right now we're giving you an extra incentive to finance a vehicle with us. The rates... **As low as 4.95%**

### Have Your Loan Pre-Approved

We can give you a valuable edge in negotiating with the dealer by pre-approving your NBC (NY) Employees FCU Vehicle Loan before you go shopping. With pre-approval, you know just how much you can afford to spend. You also know that you got a great deal on financing from an institution that has your best interests in mind.

### Refinance Your Current Vehicle Loan

We also offer refinancing for those members who have high-interest vehicle loans with other financial institutions. Thanks to our low rates, refinancing your loan with us could cut your monthly payment down to size without extending your loan's original term.

Call or stop by the credit union to apply for an NBC (NY) Employees FCU New or Used Vehicle Loan or refinancing, or apply online at [www.nbcnyefcu.org](http://www.nbcnyefcu.org) today!

## COMING SOON...

### OUR NEW DEBIT CARD

NBC (NY) Employees FCU is about to introduce 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 one of these cards 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.

Our new Debit Card promises to make conducting your financial affairs much more convenient. Call or visit the credit union to learn more.



## Help Us Keep In Touch

It is important that you receive your statements and other information relating to your credit union accounts on a timely basis. The best way to ensure this is to make sure that we always have your current address, phone number, and similar information on file. If you have moved, changed your name through marriage, or made some other change that should be reflected in our records, please call or stop by and let us know.

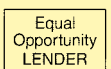
## Products & Services

- 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

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



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