



IDENTITY THEFT

How To Protect Yourself

The following is a list of some of the best protection tips from consumer advocates to reduce your chances of becoming a victim:

- Never provide personal or financial information, especially your social security number and account numbers, over the phone if you do not initiate the call or over the Internet if responding to a pop up or e-mail.
- Memorize your social security number, account numbers, and passwords; never carry them around with you.
- Don't leave mail in unsecured mailboxes. Deposit mail in U.S. Postal Service collection boxes and watch for unexplained interruptions in your mail service.
- Review your monthly statements and bills immediately after receiving them for unauthorized charges and suspicious activity.
- Be familiar as to when your monthly statements and bills are due to arrive. If they are more than several days late, call the credit card company or financial institution to confirm your billing address and account balances.
- Don't leave your purse or wallet unprotected. Keep it in a safe place at home, work, or in your possession at all times.
- Don't ever leave receipts behind – in ATMs, on counters, or at the gas pump.
- Shred receipts, old statements and bills, and credit applications. (Note: keep your most recent statements and bills as they contain information for reporting fraud or other complaints.)
- Review your credit report annually and close any old or idle accounts.

Equifax • www.equifax.com • 800-685-1111

Experian, www.experian.com • 800-397-3742

TransUnion • www.transunion.com • 800-888-4213

If your identity is stolen, keep a record of the steps you have taken to clear your name, including the taking of names, addresses and phone numbers. Contact the fraud department of the three major credit bureaus (noted above), contact creditors, merchants, and your financial institution and close accounts that have been tampered with. Order new credit and debit/ATM cards with new PINs and report fraudulent use of your social security number to the Social Security Administration (800-269-0271). Also, file a report with your local police department, and file a complaint with the Federal Trade Commission (877-438-4338). For more information, visit www.consumer.gov/idtheft or www.ftc.gov/idtheft.

Although there are no absolute steps to take to prevent identity theft, your best defense is to be aware of possible exposures to loss and to regularly review statements and credit reports.

Smart Route to Car Buying

While shopping for a car can be an exciting journey, smart consumers shouldn't let their choices be driven by emotion. Before you embark, be sure to map out a route with key mileposts. Here are just a few considerations:

Price Range – Set realistic parameters. Experts suggest monthly car payments should not exceed 20 percent of your monthly net income. Our website (www.nbcnyfcu.org) offers a payment calculator to help you estimate your monthly payments based on purchase price, down payment, interest rate and length of loan. Run the numbers before you go shopping.

New or Used? – Decide what matters most to you. New cars generally offer a full factory warranty, little potential for surprises and lower financing rates. With used cars, major depreciation has already occurred (many new cars depreciate up to 50% of their original value in the first four years). In today's market, a high volume of trade-ins has created a large pool of high-quality used cars.

Buy vs. Lease – Traditionally, monthly lease payments have been lower than loan payments for comparable cars. In addition, many people have leased to avoid maintenance overhead. For the past several years, however, lease originations have fallen due to low interest rates, rebates and purchase incentives. Compare the costs of both options at www.edmunds.com, where a buy vs. lease decision calculator will let you draw your own conclusions.

Kick Tires Online – The Internet makes it easy to compare styles, prices, features and performances. A number of Web sites (such as www.kbb.com or www.nadaguides.com) are available today to provide you with a wealth of information, including car reviews, incentive choices, road tests and other helpful insights.

Financing – Come to your credit union for the best financing deals. See how a loan for the credit union beats dealer financing.

Look Here For Your Insurance Needs

Big purchases require research and comparison-shopping. You undoubtedly spent time determining which car to purchase and negotiating a reasonable price. Your shopping shouldn't stop there. Be sure to shop around for auto insurance rates. If you haven't done so in the past year, it's worth it to compare – you may find that you're paying too much.

MEMBERS Auto Insurance makes buying easy. Licensed Insurance Professionals can help you choose the right deductibles and coverage to fit your individual needs. Competitive price quotes are provided over the phone in minutes (except in New Jersey where it is prohibited by law). Then, once your policy is in effect, you can call at any time with questions or to make policy changes.

These services are an added benefit to your credit union membership – take a look at the advantages MEMBERS Auto offers:

- No-obligation Quotes – quick and easy with a toll-free number;
- 12-month Rate Guarantee – rates are locked in for a full year;
- 24-hour Claims Service – prompt claims service all day, every day, even on holidays;
- Convenient Payment Options – several payment plans to choose from;
- Helpful Assistance – fast and friendly, with the same member-first philosophy of your credit union.

Whether you have an existing policy or in the process of obtaining a credit union auto loan, you owe it to yourself to compare rates.

For a free, no-obligation quote, call 1-877-MEMBERS (choose option 3 then 1).

THE BULLETIN BOARD

HOLIDAY CLOSINGS

May 30	Memorial Day
July 4 and 5	Independence Day

Second Quarter Holiday Club Winner

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

Join Us At The Annual Meeting

At the heart of you credit union is member ownership. When you attend the upcoming annual meeting, you'll learn more about your credit union's performance and its future direction. In addition, you can show your support for the basic principals for which the credit union operates. After all, it is your credit union and what we do depends upon you and your input. Our 29th annual meeting will be held Tuesday, May 17th 12:00 to approximately 1:15 pm. The credit union will be closed during the meeting. Please contact the credit union office for the exact location. Hope to see you there.

Are You Still Working On Your Taxes?

There's still time to make a 2004 contribution to an IRA. The deadline ends April 15th.

When filling out your tax return (both federal and state), don't forget to have your refund directly deposited into your credit union. This way you'll have it up to 3 weeks earlier. (The credit union's ABA/Transit number is 226092009.)

Avoiding A Trip To The Dealership?

Is buying a new car as painful for you as visiting your dentist? You are not alone. Many of us dread the negotiation that is involved in buying a car. Fear no more. Your credit union has teamed up with the Motor Vehicle Certification Program (MVCP). With just one phone call, the folks at MVCP will find you the car of your dreams, negotiate the price, and put you in touch with a local dealership's management team to pick up your new car - Hassle Free! With a credit union pre-approved loan, it can't be any easier. So call MVCP at 1-800-345-0990, or log onto our website (www.nbcnyefcu.org), click on "Other Services", and scroll down to MVCP.



RATEWATCH

EFFECTIVE APRIL 1, 2005

DIVIDENDS*	APR**	APY**
Regular Share Savings	1.50%	1.511%
Vacation Club	1.50%	1.511%
Holiday Club	1.75%	1.770%
IRA Share 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	0.50%	0.503%
Share & IRA Certificates		
6-11 months	2.50%	2.528%
12-23 months	3.00%	3.043%
24-36 months	3.50%	3.557%
37-59 months	3.75%	3.816%
60 months	4.50%	4.606%

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 \$35,000 \$50,000	0-60 months	6.50%
		61-84 months	6.75%
		85-120 months	7.00%
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.

NCUA



NBC (NY) Employees FCU
30 Rockefeller Plaza, Rm. 7165
New York, NY 10112

Phone: (212) 664-3970
Fax: (212) 790-4748
MARS: (888) NBC-7960

LOBBY HOURS:
Monday - Friday 9:00 AM - 2:00 PM

OFFICE HOURS:
Monday - Friday 9:00 AM - 4:30 PM

WEBSITE:
www.nbcnyefcu.org