



**FOURTH
QUARTER**



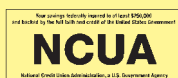
Employees Federal Credit Union

30 Rockefeller Plaza,
Room 716S
New York, NY 10112
(212) 664-3970
Fax: (212) 790-4748
MARS: 1-888-NBC-7960
Visa Hotline: 800-299-9842
MasterCard Hotline: 800-544-8969

Lobby Hours
Monday – Friday
8:30 AM – 3:00 PM

Office Hours
Monday – Friday
8:30 AM – 4:30 PM

www.nbcnyefcu.org



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



AMERICA'S
CREDIT UNIONS
Where people are worth more than money.™

The Dividend

FALL 2009

Harvest In The Savings

Our New and Used Auto Loan offers:

- Rates as low as 3.99% APR*
- Terms of up to 72 months on new vehicles
- Terms of up to 60 months on used vehicles
- Flexible repayment plans available
- Up to 100% financing available on new vehicles
- Up to 100% of N.A.D.A. retail value on used vehicles
- Motor Vehicle Certification Program
- Pre-approval
- Refinancing



Call or stop by the credit union or apply online at www.nbcnyefcu.org

*APR=Annual Percentage Rate. Actual rate may vary based on term of loan and individual applicant's creditworthiness.

Holiday Loans To Get You In The Holiday Spirit!



Rates as low as 8.25% APR*
Terms of up to 60 months
Borrow up to \$15,000

Use the Holiday Loan for presents and decorations, a winter trip, debt consolidation, or anything that comes your way this time of year.

So don't delay and apply today! A mini loan application is enclosed for your convenience. Or if you prefer, apply online at www.nbcnyefcu.org.

*APR=Annual Percentage Rate. Rate may vary based on term selected and individual creditworthiness.

Holiday Club Accounts

Holiday Club Accounts will be deposited in your Share Savings Account on October 15, 2009.

If you don't already have a Holiday Club Account, now is a great time to open one. It can help pay for:

Gifts * A winter getaway * Decorations * And more

A Holiday Account allows you to enjoy this wonderful season and concentrate less on the financial expense.



HAPPY HOLIDAYS!

VISA Platinum Credit Card

7.90% Fixed Low Rate • 9.90% Bonus Points

When Congress enacted "The Credit Card Act of 2009", it exposed the abusive practices employed by the credit card industry on cardholders. So while they continue to raise interest rates, reduce credit limits, increase and implement new fees before the February 2010 deadline, your Credit Union shall continue to offer the most valued credit card available.



Advantages while shopping:

- Purchase Price Protection
- Purchase Security
- Warranty Manager

Advantages while traveling:

- \$1 Million Travel/Accident Coverage
- Lost Luggage Protection
- Auto Rental Collision Deductible

Watch your mail for more details on this special offering.

Member Benefits

Did you know that we offer these member-only benefits?

Savings Accounts

- Share Savings Accounts
- Sharedraft/Checking Accounts
- Overdraft Protection
- High-Yield Money Market Accounts
- Share Certificates (CDs)
- Holiday & Vacation Club Accounts
- Traditional & Roth Individual Retirement Accounts (IRAs)
- Coverdell Education Savings Accounts

Loans For All Occasions

- Personal/Debt Consolidation Loans
- New & Used Vehicle Loans
- Share Secured Loans
- First & Second Home Mortgages
- Home Equity Lines Of Credit
- VISA Classic Credit Card
- VISA Platinum Rewards Credit Card

Easy Ways To Access Your Money

- Online Home Banking
- Bill Payment Service
- E-Statements
- Members Audio Response System (MARS)
- MasterCard Debit Rewards Card
- ATM Card
- Direct Deposit of Payroll, Pension, or Social Security
- Payroll Deduction

Low-Cost Insurance

- Loan Disability/Life Coverage
- Accidental Death & Dismemberment Coverage

Other Convenience Services

- Money Orders
- Wire Transfers
- Travelers & Gift Cheques & Cards
- Notary Service
- Signature Guarantee
- NADA Used Car Values
- Newsletters



MasterCard Debit Card Reward Yourself This Holiday Season.

Use your Credit Union MasterCard Debit Rewards Card this holiday season and earn points redeemable for air travel, hotel stays, name brand merchandise and much more. Just swipe, sign and go; it's that easy! The purchase amount will be deducted automatically from the available funds in your checking account (remember to choose the "credit" option).

MasterCard® is accepted at thousands of locations worldwide.

Wrap Up Your Holiday Shopping Early With VISA Gift Cards.

Always in style. Comes in any color, shape or size. Best of all, it's priced to fit your holiday budget.

❄ Available in ANY denomination from \$10 to \$500.

❄ Only \$3.75 per card.

❄ American Express gift cards and gift cheques also available.



Holiday Closings

The Credit Union will be closed in observance of the following holidays:

- Veterans' Day** Monday, November 9, 2009
- Thanksgiving Day** Thursday, November 26, 2009
- Thanksgiving Holiday** Friday, November 27, 2009
- Christmas Eve** Thursday, December 24, 2009
- Christmas Day** Friday, December 25, 2009
- New Year's Eve** Thursday, December 31, 2009
- New Year's Day** Friday, January 1, 2010