

### Smart Decisions Begin with Planning

Your credit union has made a variety of insurance services available to help protect you. The smart planning you do today safeguards your security, now and in the future. This added benefit of credit union membership, gives you access to a full portfolio of high-quality insurance and protection products.

- Life Insurance and Annuities
- Health and Accident Insurance
- Auto and Homeowners Insurance
- ... and more

When planning for your insurance needs, begin with a thorough review of your current policies. Periodic review ensures you have the right types and amounts of coverage. Life events such as the birth of a child, your children leaving for college, or your own retirement may warrant changes.

There are many plans and options to choose from. A professional insurance counselor can make it easier by helping you evaluate your current situation, determine your needs and suggest appropriate coverage. If you would like a no-obligation insurance consultation, call Members Financial Services at 1-877-MEMBERS. They can answer any questions you may have and provide you with educational and product information on a wide variety of insurance products.

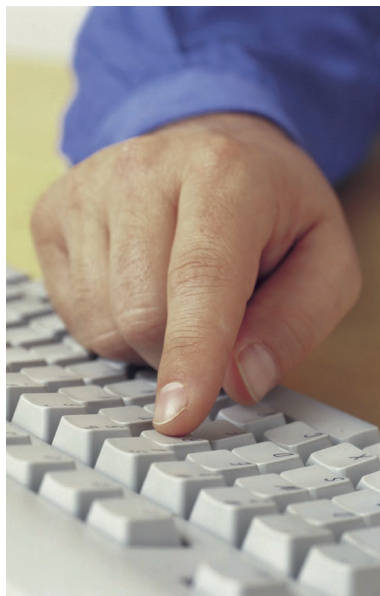
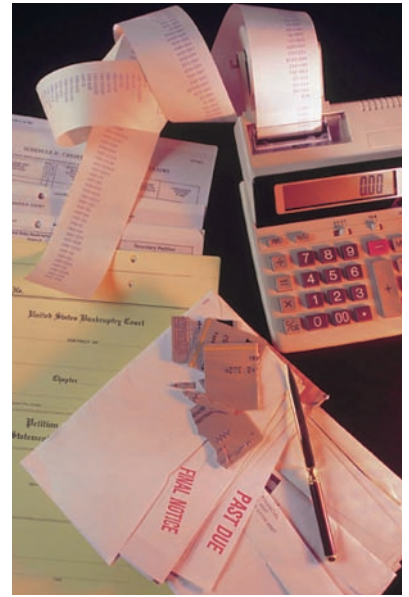
### Singing the Holiday Bill Blues?

Is paying those holiday bills leaving you a little off key? Tune up your finances by using your Credit Union credit card with a low rate of 9.9% to consolidate your other credit card balances!

Save time and money by transferring those high-rate card balances to your Credit Union credit card today. Make one easy payment and pay less interest over time. Make beautiful music with a credit card that offers you these great benefits:

- *Pay nothing in annual fees*
- *Pay less interest with lower rates*
- *Pay no interest on purchases when you pay off your entire balance by the due date*
- *24-hour access to report a lost or stolen card*
- *Free Auto Rental Insurance beginning March 1*
- *Added protection for online shopping with Verified by VISA*

Don't sing the blues this post-holiday season! Call today or visit us online to apply for a Credit Union VISA.



### Online Account Access at Your Fingertips

Experience the convenience of online banking with Direct Access. Just sign up for Direct Access and enjoy the freedom of being able to conduct your financial business from the comfort of your home, and at the convenience of your schedule. Need to balance your account or transfer funds? With just a couple of clicks and keystrokes, you're done. To better manage your finances, you may download up to sixty days of account history onto Quicken or Microsoft Money.

With the Bill Payment Option, there's no need to write checks, buy stamps, or even find a mailbox. You may schedule your bills to be paid automatically (recurring or one-time payments) out of your Share Draft/checking account.

To sign up, simply visit our website ([www.nbcny-fcu.org](http://www.nbcny-fcu.org)), click on the peacock for "Other Services", and follow the instructions. The application is on an Adobe Acrobat file, so when printing, remember to use the printer icon within the Adobe software. (For your security, information on Direct Access is sent on a 128-bit encryption browser.)

# Privacy Policy

As a member-owned financial cooperative, we are committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. We respect your privacy and protecting personal information and using it in a manner consistent with your expectation is a high priority for everyone associated with the NBC (NY) EFCU.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us as we conduct the business of the NBC (NY) EFCU.

## Information We Collect About You

We collect only the personal information that is necessary to conduct our business. That means just what is relevant and necessary to provide you with competitive financial products and services - no more. Information about you is collected from the following sources:

- Information we receive from you on applications and other forms.
- Information obtained when verifying information you provide on an application or other forms.
- Information about your transactions with us or with other financial institutions.
- Information we receive from credit-reporting agencies.

As a member, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

## How We Use That Information

In order to administer, manage, and service your accounts to provide you with products and services, it is necessary for us to disclose or provide certain information about you to our service providers. These disclosures typically include information to:

- Service or process financial transactions that a member requests or authorizes.
- In response to confirmations or inquiries from other financial institutions as you have requested or authorized.
- Follow instructions as you authorize.
- Protect the interest and assets of the NBC (NY) EFCU.

We will share information only to administer the products and services we provide, when required to do so by the government or court actions, or when we partner with other businesses to offer a broader array of products and services.

We will partner only with businesses that follow strict confidentiality requirements and that follow strict privacy protection of all shared information. The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstance will we authorize these firms to charge your account without your express consent. In addition, we will not sell member information to telemarketing firms.

## Disclosure of Information on Former Members

If you should decide to terminate your membership with us, we will not share information we have collected about you, except as may

be permitted or required by law.

## How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know such information in order to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## Your Right to Choose

An important part of maintaining your trust and confidence is by respecting your right to choose not to have nonpublic personal information shared with others. To the extent possible (other than information permitted or required by law), we will honor any member's request to keep their information from being shared with our business partners. Simply write us a letter stating that you do not wish for us to share your personal information with any business partner we engage with on a voluntary basis. (Please remember to sign your letter.)

## What You Can Do to Help Protect Your Privacy

The NBC (NY) EFCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account number, card numbers, personal identification numbers (PINs), and passwords. Never keep your PIN with your debit or credit card, which can provide free access to your accounts if your card is lost or stolen.
- Never give out your account numbers, social security number or other personal credit information over the phone unless you initiate the call. If someone calls you on behalf of the Credit Union, and asks for your account number, hang-up. Official Credit Union staff have access to your account numbers, hence there's no need to ask for it.
- Tear up or shred receipts, bank statements and unused credit card offers.
- Keep track of your mail. If a statement, bill or check is missing, it is possible that someone may have changed your billing address. Contact that service provider immediately.
- Review your credit report annually! Report and correct mistakes to the credit bureau.
- Make sure you do business with reputable companies, especially over the internet.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent, unauthorized activity or other suspicious transactions on your accounts, we will attempt to contact you immediately. Please let us know if your address or home/work phone number changes.

We want you to know that we will take extra care to protect the personal information with which you, our members, entrust to us as diligently as we undertake the protection of your financial security. We are proud to serve you, our financial partner, and endeavor to earn and maintain your ongoing trust.

## FEES & CHARGES

All financial institutions have fees for some of their services. In keeping with the Credit Union philosophy, our fees are fewer and far less than those of other financial institutions. So, when you are making a decision about your primary financial institution, remember to check their fee schedules. The money you save will still be your own when you chose the NBC (NY) EFCU.

Money Orders .....	\$1.00
Gift Cheques .....	2.00
Travelers Cheques.....	N/C
Travelers Cheques for Two (per \$100) .....	.50
Transaction Inquiry .....	.50(1)
ATM transaction - Inquires & Transfers .....	.50(2)
ATM transaction - Withdrawals & POS .....	1.00(2)
3rd Party Checks (under \$500) .....	1.00
History of Account .....	2.00(1)
Copy of Paid Check .....	2.00
Copy of Statement .....	5.00
Stop Payment of Check .....	5.00
Certified Check.....	5.00
Dormant Account (quarterly) .....	5.00(3)
Check Hold Violation .....	5.00
NSF - ACH and Check Cleared .....	10.00
NSF - ACH and Check Returned .....	20.00
Overnight ACH and Check Hold .....	20.00
Deposited Check Returned.....	10.00
Early Withdrawal From Holiday Club .....	10.00
Premature Withdrawal - IRA .....	10.00
Account Maintenance - IRA (annual) .....	10.00
Outgoing Wire - Domestic .....	10.00
Outgoing Wire - International .....	30.00
Liens and Levies.....	25.00

- (1) Free when you use MARS.
- (2) Inquires, transfers, POS, and first 4 withdrawals a month are free under the Premium Package.
- (3) No activity for 3 years. (Members will receive a notification letter prior to the implementation of this fee.)

**Premium Package** - If you use or sign up for 4 of the 7 eligible products or services listed below, you will get the Premium Package Advantages.

- Share Savings Account
- Sharedraft/Checking Account
- Holiday Club Account
- Individual Retirement Account (IRA)
- VISA Credit Card
- Share Certificates
- Direct Deposit of Net Pay, Social Security, or Other Retirement Benefit

## Coin and Currency:

### Did you know?

The average lifespan of a...

- \$1.00 bill is 1.8 years
- \$5.00 bill is 1.3 years
- \$10.00 bill is 1.5 years
- \$20.00 bill is 2.0 years
- \$50.00 bill is 5.0 years
- \$100.00 bill is 8.5 years



Last year (2003) there was 8.2 billion notes ordered by the Bureau of Engraving and Printing. This represented a face value of \$153.5 billion.

The prior year (2002) the Federal Reserve Banks destroyed 7.9 billion notes.

The Penny is believed to refer to an English King, Penda, or the German word for "pfanne" for pan, referring the pans that were used to swirl around the molten metal in process of making coins.

The Nickel got its name from the fact that is made of out of the metal nickel.

The Dime got its name from the Latin word "decimus" which means "tenth".

The Quarter got its name because it represents one-quarter of a dollar.

## Cell Phone Etiquette

When using your cell phone, keep in mind the following cell phone etiquette tips:

- Keep noise pollution down. Make calls only when you need to and ask your friends to use the same rule when calling you.
- Keep your calls short and your voice low. Or, if possible, find a quiet spot where your conversation won't bother others.
- Turn your phone off if its ringing may disturb someone. Always turn off your phone in theaters, libraries, houses of worship, hospitals, courts of law, restaurants and in elevators.



## [www.nbcnyefcu.org](http://www.nbcnyefcu.org)

For up to date news, rates, or other information, visit the credit union's website. Go online for a wealth of information such as:

- **Current Loan & Dividend Rates**
- **Loan Applications**
- **Calculate Loan Payments**
- **Car Pricing**
- **Payroll Deduction Form**
- **Current Information on Your VISA Card**
- **Buy & Sell Stocks and Securities Through Our Discounted Brokerage Services**
- **Reorder Checks**

# THE BULLETIN BOARD

## HOLIDAY CLOSINGS

January 19	<b>Martin Luther King, Jr. Day</b>
February 16	<b>Presidents Day</b>

## First Quarter Holiday Club Winner

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

## Free Wallet Calendar

We have enclosed a handy pocket calendar in with your December statement as a thank-you for your membership. Pop it in your wallet and you'll have this handy reference available anytime you need it!

## Tax Refunds – Quicker, Safer, Easier



Have the IRS directly deposit your tax refund into your credit union account and you'll receive it 3 weeks earlier. On IRS tax forms 1040, 1040A ABA 1040EZ, simply enter either savings or checking, your account number, and the credit union's ABA/Transit number (226092009). Direct deposit also available on most state tax returns.

## There's Still Time To Open An IRA For 2003

Have you invested your savings to give you the best return on your money? Consider our IRAs to boost your savings profile. We offer Traditional, Roth, and Education IRAs that earn very competitive rates while protecting your principal. So whether you are saving for retirement, a new home, or education, our IRAs are an excellent saving alternative.

If you already have an IRA but are uncomfortable investing in the stock market or are otherwise unsatisfied with the return you are receiving, transfer (rollover) it into a credit union IRA. But don't delay! To take advantage of your 2003 tax-year contribution your account must be opened and your funds deposited by April 15, 2004.

Come in and sign up today. The longer you wait, the less dividends you are earning towards your retirement. For up-to-date rates, call or stop by the credit union office, visit our website, or look under the Ratewatch section of this newsletter.

# RATEWATCH

EFFECTIVE JANUARY 1, 2004

DIVIDENDS*	APR**	APY**
Regular Share Savings	1.25%	1.261%
Vacation Club	1.25%	1.261%
Holiday Club	1.50%	1.511%
IRA Account	2.25%	2.281%
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	6.50%
	\$35,000	61-84 months	6.75%
	\$50,000	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.



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

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

WEBSITE:  
www.nbcnyfcu.org