



Internet Access To Your Accounts Now Available

For all those members who have been asking for Internet access to their accounts, it is here! 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.nbcnyfcu.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.)



Did You Know...?

We find that some of our members are surprised to discover that their credit union offers a vast array of other services not promoted or highlighted. Below is just a sampling of some of those services.

- Share Savings Accounts For All Occasions
- Holiday & Vacation Club Accounts
- Share Draft/Checking Accounts With Overdraft Protection
- Share Certificates (CDs)
- Retirement Accounts (IRAs)
- Internet Access & Bill Payment
- Direct Deposit
- Payroll Deduction
- ATM Card Access
- Toll-free Audio Response System (MARS)
- Personal Loans For Most Any Reason
- First & Second Mortgages
- First Mortgages for Coops
- Home Equity Lines of Credit
- VISA Classic Credit Card
- VISA Platinum Credit Card (With Reward Points)
- Money Orders
- American Express Traveler Cheques
- American Express Gift Cheques
- Free Or Low-cost Insurance
- Signature Guarantee
- Notary Service
- Membership For Immediate Family Members

Please do not hesitate to call us for more details on any of these services.



Start the New Year Off Right With Our Bill Consolidation Loan

Get relief from those Holiday Bill blues. Call your credit union and let us advise you on how you may be able to organize all those high interest rate credit and charge card bills into one low affordable payment. You'll benefit with real savings in interest costs, plus you'll enjoy the convenience of payroll deduction repayment. No checks to write. No postage to pay. No envelopes to mail. Why wait any longer, apply today?

THE BULLETIN BOARD

HOLIDAY CLOSINGS

January 20	Martin Luther King's Birthday
February 17	Presidents' Day

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 Barbara Alvarado, 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 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

By Having the IRS directly deposit your tax refund into your credit union account, you'll receive it up to 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 of tax refunds is also available on most state tax returns.

Share Certificates Out Earn Treasury Bonds

It's true. Your credit union's Share Certificates earn more than U.S. Treasury Bonds or CD rates most other banks offer (including internet-only banks). Share Certificates are federally insured, along with your other credit union deposit accounts, for up to \$100,000.

There's Still Time To Open An IRA For 2002

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 savings 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. Don't delay! To take advantage of the 2002 tax-year contribution, your account must be opened with your 2002 deposit by April 15, 2003.

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, 2003

DIVIDENDS*	APR	APY
Regular Share Savings	2.50%	2.528%
Vacation Club	2.50%	2.528%
Holiday Club	2.75%	2.786%
IRA Account	3.50%	3.557%
Escrow Account	1.00%	1.005%
Share Draft/Checking		
\$500 - \$2500	0.50%	0.503%
\$2501 & up	1.50%	1.511%

SHARE & IRA CERTIFICATES

6 months	2.75%	2.786%
12 months	3.00%	3.043%
24 months	3.25%	3.299%
36 months	3.50%	3.557%
60 months	4.00%	4.081%

LOANS	MAXIMUM AMOUNT	MAXIMUM TERM	INTEREST RATE
Personal Loans	\$10,000	0-12 months	9.00%
		13-24 months	9.50%
		25-36 months	10.00%
		37-48 months	10.50%
		49-60 months	11.00%
New Vehicle Loans	100% of Invoice before taxes	0-24 months	4.90%
		25-36 months	5.40%
		37-60 months	5.90%
Used Vehicle Loans	100% of N.A.D.A. Trade-in Value	0-24 months	5.90%
		25-36 months	6.40%
		37-60 months	6.90%
Used Vehicle Loans	100% of N.A.D.A. Retail Value	0-24 months	6.90%
		25-36 months	7.40%
		37-60 months	7.90%
Share Secured	Total Shares	0-60 months	Share Rate Plus 2.0% (min 4.9%)
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	7.00%
		61-84 months	7.25%
		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

** New York, New Jersey, and Connecticut properties only.

NCEA



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WEBSITE:
www.nbcnyfcu.org