



The Dividend

SUMMER 2011

**THIRD
QUARTER**

Holiday Closings

Independence Day
Monday, July 4, 2011

Labor Day
Monday, September 5, 2011



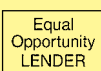
**Employees Federal
Credit Union**

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



Loans for Summer and Beyond...

With our low rates, repayment terms of up to 60 months, and opportunity to borrow up to \$15,000, why not make this summer extra memorable? With our



Personal Loan, you can do just that! Some ideas for a loan are:

- Vacation
- Kitchen
- Air Conditioning Unit
- Debt Consolidation
- A Pool
- Deck/Grill
- Education Tuition/Supplies
- And More...

To apply, visit us at the credit union or apply online at www.nbcnyefcu.org.

New and Used Boat and Recreational Loans To Continue Your Summer Fun!



Let us help you continue making unforgettable summer memories! Whether your idea of fun is on the water or on the road, we have the right loan for you! Our boat and recreational loans (new or used) offer superb rates and convenient terms.

Already have a loan? Stop by the credit union or call us to discuss how refinancing your loan with us can lower your monthly payments.



Home Banking & Bill Payment Upgrade Coming Soon!

We are pleased to announce that we will be upgrading our Home Banking and Bill Payment Program sometime in October. The upgrade will result in a more user friendly program with added options. Consequently, managing your money via the Home Banking/Bill Payment Program will be easier and more effective.

Traveling Abroad? Don't Forget to Let Us Know

If you are planning to travel outside the US this summer, please inform us of your departure and arrival dates. Noting your account accordingly will eliminate any interruptions in service when you use your NBC (NY) Employees FCU Visa Credit Card and/or debit card. Bon Voyage!





The Difference Between A Credit Union And A Bank

NBC (NY) Employees Federal Credit Union offers personal financial products and services like a bank. The difference, however, between a bank and NBC (NY) Employees FCU is simple, but significant.

— Banks —

- ☛ Owned by stockholders
- ☛ Profits generated to pay stockholders

— Credit Unions —

- ☛ Owned by members
- ☛ Members work together to support the needs of all members
- ☛ Excess money earned is returned to members as higher rates for savings and lower rates for loans

To discover the many ways we can help you stretch the earning power of your hard earned money, visit our web site www.nbcnyefcu.org, stop by or give us a call.

Your Credit Card Is The Perfect Choice This Summer

Our credit cards offer savings, shopping and travel rewards as well as merchandise protection and insurance coverage.

Our Classic and Platinum Rewards Cards offer:

- No Balance Transfer Fee
- No Cash Advance Fee
- No Annual Fee
- Auto rental, hotel stays, and cruises
- Airline miles with NO blackout dates, expirations, or limits
- Name brand merchandise on electronics, household and sporting goods

Travel advantages:

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

Shopping advantages:

- Purchase Price Protection
- Purchase Security
- Warranty Manager

Transfer your high rate balances from other cards to a credit union Visa Credit Card to save! You could start saving money immediately.

Apply online at www.nbcnyefcu.org or in person.



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