



**SECOND
QUARTER**

The **Dividend**

SPRING 2009

VACATION LOANS ARE HERE!

Do you want your summer to sizzle? Then stop delaying that much needed vacation or putting off buying that special something.

- ★ Borrow up to **\$15,000**
- ★ Flexible terms for up to **60 months**
- ★ Rates as low as **8.50% APR***

These loans won't be around forever! Applying is as easy as cruising the Atlantic. Stop by, call or apply online at www.nbcnyefcu.org. Don't Delay...Apply Today!



*APR=Annual Percentage Rate. Rate subject to change without notice and based on creditworthiness of individual applicant.



**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

Lobby Hours

Monday – Friday
9:00 AM – 2:00 PM

Office Hours

Monday – Friday
9:00 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.™

Watch Your Mail For Our Upcoming New And Used Auto Loan Special



Buying a new or used vehicle? Get pre-approved, have fun shopping, and leave the financing to us. Our low rates and flexible repayment terms will result in a low, affordable payment that won't inflate your current budget.

Already have an auto loan? Take advantage of our low rates by refinancing – you'll be surprised at how much money you can save!

Keep an eye out for more details on our auto loan specials coming to you later this month.

Did You Know We Offer The Motor Vehicle Certification Program?

Here are the details:

- *It's free!*
- *Helps you in the buying process of your next new or used vehicle.*
- *Gives you low pre-negotiated prices, a local dealer network, current manufacturer rebates, trade-in value, and incentive details.*



For more information, visit www.mvcpc.com or call **800-345-0990**.

Save The Date For Our Annual Meeting

Mark your calendars for NBC (NY) Employees FCU's
Annual Meeting on Tuesday, May 19, 2009.

The location and time will be announced. Call the office for details.



Safe And Sound

All accounts at NBC (NY) Employees FCU are insured for up to \$250,000 by NCUA. You have the full faith and credit of the US Government behind your accounts.

Not one penny of insured savings (deposits) has ever been lost by a member of a federally insured credit union.

If you have any questions, please don't hesitate to contact us.

Convenient Services Abound At Your Credit Union

Here are simple and secure ways to take care of your finances everyday.

SIMPLY CHECKING

- No minimum balance
- No per check charge
- No monthly service charge
- And more

MASTERCARD DEBIT REWARD CARD

- Make purchases at locations worldwide that display the MasterCard logo
- Earn reward points redeemable for car rentals, merchandise, air travel, hotel stays, etc.
- Purchase amount automatically deducted from your checking account
- Transfer funds between accounts
- Make balance inquiries
- And more

ONLINE BANKING – “DIRECT ACCESS”

- Access to your accounts from home or work on any computer with Internet access
- Check account balances
- Transfer money between accounts
- And much more

ONLINE BILL PAYMENT

- Pay bills online any time day or night from any computer with access to the Internet
- Make single or recurring payments
- Schedule multiple payments on one screen
- And more

MARS – (Member Audio Response Service)

- With any touch-tone phone, you can access your accounts
- Check on deposits and withdrawals
- Check your share and loan balances
- And more

E-STATEMENTS

- Environmentally friendly
- Available next business day
- View, print or save your statements
- Stored for six months on our secure web site

To learn more about these convenient services, visit www.nbcnyfcu.org today!

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

The Search Is On For Volunteers

Since NBC (NY) Employees FCU is a non-profit cooperative, volunteers play a huge role in our success. They establish the credit union's path and make major decisions.

We need volunteers who are willing to give us their time and talent by serving on different credit union committees.

Please seriously consider becoming a volunteer. Don't hesitate to contact us for more information or if you have any questions.



Holiday Closings

Memorial Day
Monday, May 25, 2009