

Loan Application

We will contact you for any additional information that may be necessary to process your request. All requests will be handled promptly and in a confidential manner. PLEASE PRINT CLEARLY. You can submit the application to us in person, by fax to (212) 790-4748, by mail, or online at www.nbcnyefcu.org. **NOTE: PLEASE SUBMIT COPY OF MOST RECENT PAYSTUB.**

APPLICANT

Last Name _____ First Name _____ MI _____ SSN Last 4 Digits _____
 Home Address _____ City _____ State _____ Zip _____
 Home Phone _____ Date of Birth _____ Length at Residence _____ Rent or Own _____ Monthly Payment _____
 Employer _____ Position _____ Length of Employment _____
 Gross Monthly Income _____ Work Phone _____ Other Income & Source _____
 Personal Reference (Relative) _____ Phone _____ Personal Reference (Non-relative) _____ Phone _____

CO-APPLICANT INFORMATION

Last Name _____ First Name _____ MI _____ SSN Last 4 Digits _____
 Home Address _____ City _____ State _____ Zip _____
 Home Phone _____ Relationship to Applicant _____ Length at Residence _____ Rent or Own _____ Monthly Payment _____
 Employer _____ Position _____ Length of Employment _____
 Gross Monthly Income _____ Work Phone _____ Other Income & Source _____
 Personal Reference (Relative) _____ Phone _____ Personal Reference (Non- relative) _____ Phone _____

Alimony, child support or maintenance income information is optional if you do not want us to consider it in evaluating your application. This application is submitted to obtain credit and to the best of my (our) knowledge everything stated in this application is true and complete. I (We) understand that the credit union will retain this application whether or not it is approved. I (We) authorize the credit union to verify income with my (our) employer and to verify and/or obtain further credit history information as deemed necessary by the credit union to process my (our) request for credit.

I (We) understand that a copy of the full cardholder disclosure is available by calling or visiting the credit union office and that I (we) may obtain a copy at no cost without obligation to apply for a VISA credit card at any time. I (We) agree to abide by the terms and conditions of the cardholder agreement.

It is understood that federal laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual and that they are available to creditors upon request for purposes of evaluating credit history in the credit approval process.

X _____ X _____
 Applicant Signature _____ Date _____ Applicant Signature _____ Date _____

CREDIT CARD NEEDS

Visa Classic Visa Platinum Extra Low Rate Visa Platinum Rewards Credit Line Requested \$ _____

TRANSFER OTHER BALANCES

I hereby authorize NBC (NY) Employees Federal Credit Union to pay the "Amount" indicated to the "Creditor" shown by issuing a check and adding the "Amount" to my NBC (NY) Employees Federal Credit Union VISA Credit Card account. I understand that the amount transferred, combined with my current balance, cannot exceed my current credit line.

Name _____
 Creditor _____
 Address _____ City _____ State _____ Zip _____
 Account # _____ Pay This Amount \$ _____
 Card Holder Signature _____ Date _____

NEW VEHICLE LOAN USED VEHICLE LOAN

Year _____ Make _____ Model _____ Amount \$ _____ Mileage _____

REFINANCE VEHICLE LOAN CURRENTLY WITH ANOTHER FINANCIAL INSTITUTION

Year _____ Make _____ Model _____ Mileage _____

Current Balance \$ _____ Original # Of Payments _____ # Of Payment Remaining _____

Where Financed _____ Current Monthly Payment \$ _____

Annual Percentage Rate			Grace Period For The Repayment Of The Balance Of Purchases	Method Of Computing The Balance For Purchases	Annual Fee	Minimum Finance Charge	Transaction Fee for Purchases	Balance Transfer Fee	Other Charges
Platinum Extra Low Rate	Platinum Rewards	Classic	25 days	Average Daily Balance Method (including new purchases)	NONE	NONE	NONE	NONE	Late Payment Fee - \$25.00 Over-Credit-Limit Fee - \$10.00 Return Payment - \$20.00
7.90%	9.90%	12.90%							

NOTE: Availability and/or actual rate may vary based on individual creditworthiness of applicant. If you do not qualify for either the VISA Platinum Preferred Extra Low Rate or the VISA Platinum Preferred Rewards card, you may be eligible for our VISA Classic card. All information in this brochure was correct as of the date printed. Offer is subject to change or withdrawal without notice.



The Dividend

SPRING 2010

SECOND QUARTER



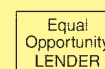
Employees Federal Credit Union

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



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

Let Us Be Your Vehicle Headquarters!

Have you been toying with the idea of buying a vehicle, new or used, but think you can't afford it? Come to the credit union and let us show you how you can manage to make affordable payments with our low interest rates and flexible repayment terms of up to 72 months.

Already have a vehicle loan with another financial institution or lender but are unhappy because your monthly payments are too high? Refinance that loan with us! With our low rates, you'll have extra cash to buy a special gift, save for a rainy day or even gas up the car. Whatever you choose, your new payments will give you extra breathing room each month.

Applying is easy! Just complete the attached application and return it to us in person, by mail, or fax it to (212) 790-4748. An on-line application is also available at www.nbcnyefcu.org (click on the peacock for "Loans").



Motor Vehicle Certification Program (MVCP)

IT'S A GREAT WAY TO BUY A NEW CAR!

Call MVCP and speak to an advisor that will direct you to an MVCP dealer where the price on most vehicles has been pre-negotiated for you. In addition, MVCP offers the following information to help you make an informed buying decision:

- ★ *Manufacturer's invoice*
- ★ *Exact dealer profit disclosure*
- ★ *Current rebates and incentives*
- ★ *Your trade-in value*

MVCP even audits the transaction to certify that you've received the price you're entitled. Call them at (800) 345-0990 or visit them at www.mvcp.com.

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Celebrate Earth Day And GO Green!

To honor the 40th Anniversary of Earth Day, enroll for E-Statements today!

Reduce the risk of mail identity theft and delays in receiving paper statements. Go ahead! Go Green! Save some trees! The environment and small forest animals will thank you.

Sign up for home banking (Direct Access) today at www.nbcnyefcu.org (click on the peacock for "Other Services").

Save The Date For Our Annual Meeting

Don't forget to mark your calendars for the once-a-year member invited credit union meeting on Tuesday, May 18th.

Refer A Member Today!

Your family members (spouse, child, sibling, parents, grandparents, etc.) are eligible for credit union membership. Tell them all about the benefits of belonging to a credit union. And, don't forget about your co-workers; they are eligible for credit union membership too.



As members, your family and co-workers can enjoy:

- *Low rate loans.*
- *High rate savings and investment accounts.*
- *Convenient services.*
- *Low or no fees.*
- *Federal insurance up to \$250,000.*
- *Lifelong membership no matter if they retire, move or change jobs.*
- *Friendly and professional member service.*
- *And so much more.*

Financial experts across the country are acknowledging how credit unions have been helping millions of Americans achieve their financial dreams. Credit unions are a helping hand in the country's economic recovery. A search on the Internet finds article after article of financial writers and consultants recommending credit unions over banks for lower loan rates, better credit card rates, little or no fees, and the list goes on.

Now more than ever is the time to recommend NBC (NY) Employees FCU to your family members and co-workers. Just stop by or call for membership applications today!

Holiday Closings

Memorial Day
Monday, May 31, 2010

Independence Day
Monday, July 5, 2010

Save For Your Rainy Days Today!

NBC (NY) Employees FCU offers Traditional and Roth IRAs and Coverdell Education Savings Accounts.

Here are some details for each.

TRADITIONAL IRAS

- Pay taxes only when funds are withdrawn.
- Money grows tax-deferred.
- Maximum contribution is up to \$5,000 pre-taxes.
- Contributions up to \$6,000 pre-taxes can be made by members age 50 and above.

ROTH IRAS

- Maximum contribution is up to \$5,000 post-taxes.
- Those 50 years old and up can contribute up to \$6,000 post-taxes.
- Investment grows tax-free.
- Contributions are made after initial income taxes but then grow tax-free.

COVERDELL EDUCATION IRAS

- The investment grows tax-free.
- Withdrawals are tax free when used for qualifying education expenses.
- Contribute per year per child (under the age of 18) up to \$2,000 after-taxes.
- Contributions are made after initial income taxes and are not tax-deductible.

Opening an IRA and/or making a contribution is easy! Just give us a call or stop by!



The Many Benefits Of Direct Deposit

Are you automatically depositing your net pay, government-issued checks or retirement checks into your credit union Share Savings or Sharedraft/Checking Account? If not, here are some reasons why you should!

Safety: You are protected against fraud and identity theft.

Instant access to your money: Your money's automatically deposited into your account.

Instant remote access: No matter where you are, you can access your funds at an ATM. Your money is there when you need it.

No hassle: Your money is in your account on your payday on time, every time.

No special trips to the credit union: Trips to the credit union to make a deposit become a past inconvenience.

No waiting for your check to clear: Your funds are available immediately.

No lost or stolen check: Since your funds are electronic, you don't have to worry about your check being lost or stolen in the mail.

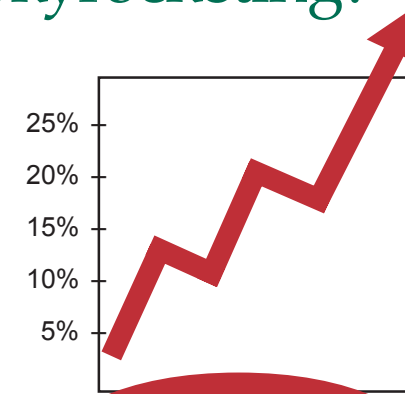
Convenience: Select either checking or savings and enter your account number and the credit union's ABA/Routing Number (226092009).

Don't forget to have your tax refund deposited directly into your account. If your tax return is joint return, your tax refund must be deposited into a joint account.

Credit Card Rates Skyrocketing?

Suffering from Rate-Shock after getting your last statement? Afraid to open next month's bill? Then do something about it! Transfer that balance to one of our low rate Visa cards. It's up to you to select which card best fits your needs.

- No Balance Transfer Fee
- No Cash Advance Fee
- No Annual Fee



Rates as low as 7.90%

What's more you'll enjoy:

Unparallel reward program:

- Auto rental, hotel stays, and cruises;
- Airline miles with NO blackout dates, expirations, or limits;
- Name brand merchandise on electronics, household and sporting goods.



Shopping advantages

Purchase Price Protection guarantees you the lowest advertised price on most items purchased for up to 60-days.

Purchase Security automatically protects most items purchased in the event of theft or damage for up to 90-days.

Warranty Manager doubles manufacturer warranties of up to one year on eligible items purchased

Travel advantages:

\$1 Million Travel/Accident Coverage.

Lost Luggage Protection insures your checked luggage for up to \$3,000.

Auto Rental Collision Deductible protects you for up to the full value of the car.

Emergency Evacuation & Transportation Coverage covers your transportation expenses due to sudden illness, injury, or death during trip.

And More!

Celebrate Spring At The Bronx Zoo

Visit the wonders of Madagascar! Meet the baby mandrill at the Congo Gorilla Forest, watch the penguin and sea lion feedings, or enjoy the trio of brown bear cubs and one young grizzly tumble, splash and wrestle in their new home.

Discount tickets are available online at tickets.wcs.org or click on the link at our Home page (store name "nbcnyfcu"). Discount tickets also available for the NY Aquarium.



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