



The Dividend

SUMMER 2009

THIRD 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

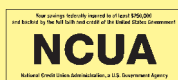
Lobby Hours

Monday – Friday
8:30 AM – 3:00 PM

Office Hours

Monday – Friday
8:30 AM – 4:30 PM

www.nbcnyefcu.org



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.™

Spring Into Savings Auto Loan Promotion In Progress. Be Sure To Take Advantage Of It – Rates As Low As 3.99%!

Did you receive our Spring Into Savings With Our New and Used Vehicle Loans brochure in the mail? If not, stop by or give us a call to get your copy today!

Included in the promotion is a special offer to refinance your high interest auto loans at another financial institution with one from your credit union. Doing so will put some money back into your family's monthly budget.

Don't have an existing auto loan? Take advantage of our low rates to finance that new or used vehicle you may be thinking of buying.

- ✓ Rates as low as **3.99% APR***
- ✓ Terms of up to **72 months**
- ✓ New: Up to 100% financing available
- ✓ Used: Up to 100% of N.A.D.A. trade-in value or 100% of N.A.D.A. retail value
- ✓ Pre-approval
- ✓ Motor Vehicle Certification Program



You can apply for a New or Used Vehicle Loan on our web site www.nbcnyefcu.org or by filling out the application on the back of the brochure and returning it to us in person, in the mail or by fax to **(212) 790-4748**.

*APR=Annual Percentage Rate. Actual rate may vary based on term of loan and individual applicant's creditworthiness.

Credit Card Crisis

**Higher Interest Rate! Reduced Credit Limit!
New And Higher Fees!**

Congress has recently passed a law to prevent credit card companies from such abuses, but the law doesn't take effect until next year. In the meantime, these companies are rushing to implement unfair changes affecting their cardholders.

In contrast, your credit union has never employed such sneaky practices. Here our members' welfare is, and always has been, our primary concern. Our VISA continues to offer:

- Rates as low as 7.90%
- Purchase Protection
- Travel Advantages
- Reward Points
- And Much More



Avoid being exploited by your credit card company. Before they execute their unjust changes, apply online, in person or call us for a credit union VISA today.

WE HAVE MONEY TO LEND!

Traveling This Summer?

Credit Union Accounts At Your Fingertips With MARS!

MARS is our Member Audio Response System, a 24-hour touch tone teller.

With MARS, you have access to your accounts anytime, day or night, from your home, office, car, or anywhere your travels take you.

To access MARS, just dial **(888) NBC-7960** from a touch-tone phone and have your PIN and account number handy. Once connected, you can:

- Transfer money between accounts
- Pay your credit union VISA credit card bill
- Make loan payments
- Request check withdrawals
- Inquire about cleared drafts
- Review transaction histories
- Check your share and loan balances
- And much more

For more information, don't hesitate to contact us or check out our website at www.nbcnyefcu.org.

Convenient Summertime Services

While you're having fun in the sun this summer, don't forget your finances. Please take advantage of these convenient services when you're traveling or anytime you want.



24/7 ONLINE BANKING

- Check your account balances.
- Review transaction histories.
- View copies of cleared checks.
- Transfer money between accounts.
- Make loan or VISA payments.
- Download your account information.
- Reorder checks

24/7 ONLINE BILL PAYMENT

- No more envelopes to address, stamp, and mail.
- Save yourself time and money.
- Pay your bills anytime from anywhere
- Schedule payments up to a year in advance
- Make single or recurring payments

E-STATEMENTS

- Safer and more secure than paper statements.
- Statements are available by the second business day after month end.
- View, print or save your statements onto your PC.

MASTERCARD DEBIT REWARDS CARD

- Make purchases wherever you see the MasterCard logo.
- Earn valuable points with every purchase.
- Obtain cash withdrawals, transfer funds between accounts, or balance inquires.

DIRECT DEPOSIT

Save time and receive immediate access to your pay, retirement, or social security check funds through this convenient service.

- Reliable – No lost checks.
- Secured – No stolen checks.
- Save Time – No extra trip to the Credit Union.

PAYROLL DEDUCTION

Same as direct deposit, but with the added feature of allocating all or a portion of your funds any way you choose.

- Establish a regular pattern of savings.
- Effortless savings for a vacation, wedding, the holidays or other special occasions.
- Automated loan or VISA payments avoids late charges and ensures good credit.

For more information, give us a call **212-664-3970**, stop by (30 Rockefeller Plaza, Room 716S), or visit our website at www.nbcnyefcu.org.

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

Holiday Closings

Labor Day
Monday, September 7, 2009