



# The Dividend

SUMMER 2010

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

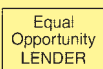
Lobby Hours

Monday – Friday  
8:30 AM – 3:00 PM

Office Hours

Monday – Friday  
8:30 AM – 4:30 PM

[www.nbcnyefcu.org](http://www.nbcnyefcu.org)



## Consider Us Your Command Center For Your Financial Needs!

Whatever your borrowing needs are, we have the right loan for you. Take advantage of our low rates (the lowest in years) and apply for one or more of the following loans:

**New and Used Vehicle Loans** – When that old “reliable” isn’t so dependable any more.

**Share Secured Loans** – Lowest rate available

**First Mortgage** – Purchase your dream home while prices are still at their lowest.

**Home Equity Loan or Home Equity Lines of Credit** – Give your home a face lift or pay off other high interest loans and qualify for tax deductible interest (consult with a tax advisor).



## Take The Personal Out Of Loans!

A vast number of people consider personal loans as a way to get rid of high interest loans and credit cards, to pay for family vacations, and even adding/replacing a deck and grill to entertain family and friends. Personal loans also help us deal with unforeseen circumstances, such as medical emergencies and replacing an air conditioning unit to help us get through the sweltering summer days. And for those of us with school-age and college bound kids, a personal loan can help us with back-to-school clothes, supplies and tuition. So remember, consider a personal loan for fun events, to



fix and/or purchased items and even to get you past a difficult time in your life. Listed below are just a few examples:

- Vacation ★ Pool ★ Deck/grill ★ Debt Consolidation
- Education ★ Emergencies ★ And so much more

## Don't Forget Our Visa Credit Cards... Simply And Still the Best Cards Available!

Visa Classic and Platinum Rewards Card:

- ★ Starting at 7.90% APR
- ★ No Balance Transfer Fee
- ★ No Annual Fee

For more information or to apply, stop by the office or visit our website at [www.nbcnyefcu.org](http://www.nbcnyefcu.org).





## Kids Going To College?

It's almost that time of year when your college students will be either heading to college for the first time or returning for another year.

Help simplify the transition from home to campus by setting up simple to manage accounts with zero fees and easy accessibility with our ATM or MasterCard Debit Rewards Cards. Feel safe knowing that funds

can easily be transferred into your child's account as often as necessary.

**Share Savings Accounts:** Begin a regular savings pattern.

**Checking Accounts:** The first tool in money management. It's Free and no minimum balance required.

*According to "The Wall Street Journal" on June 5 you can expect better rates, lower fees and great service at credit unions compared with banks.*

## Dial up to MARS and get Informed

Don't have the convenience of a lap top when away from home or the office? No problem! The ability to access your account information is still at your fingertips. Dial up to MARS (Member Audio Response System) at 1-888-NBC-7960 and get connected with your accounts. It's a simple and convenient way to access your information 24/7.

- ✓ **View share and loan balances**
- ✓ **Initiate loan/VISA payments**
- ✓ **Confirm deposits/withdrawals**
- ✓ **View checks that have cleared**
- ✓ **Transfer funds**
- ✓ **And much more**

Getting set-up is quick and easy. Give us a call at 212-664-3970 to learn how.

If you're not already taking advantage of our **FREE** online bill pay service, visit our website at [www.nbcnyefcu.org](http://www.nbcnyefcu.org) to learn more or call one of our friendly staff members to answer any questions you may have.



## Holiday Closings

**Independence Day** ..... Monday, July 5, 2010

**Labor Day** ..... Monday, September 6, 2010

**Columbus Day** ..... Monday, October 11, 2010

## 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