

## Convenient Account Access Services



### MARS (Member Audio Response System)

- Free.
- Access your accounts 24 hours a day, 7 days a week.
- Just need a touch-tone phone, your account number and your Personal Identification Number (PIN).
- Check your share and loan balances.
- Check on deposits and withdrawals.
- Inquire about cleared drafts.
- Make check withdrawals.
- Make loan payments.
- Transfer funds.
- And much more.

### 24/7 ONLINE BANKING

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

### 24/7 ONLINE BILL PAYMENT

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

### DIRECT DEPOSIT

- Save time.
- Receive immediate access to your pay, retirement, or social security check funds.
- No lost or stolen checks.
- No extra trip to the Credit Union.

For more information, give us a call, stop by or visit our website [www.nbcnyefcu.org](http://www.nbcnyefcu.org).

## Direct Deposit Your Tax Refund

**SAFE:** your refund is deposited electronically into your account.

**FAST:** Your refund is deposited approximately three weeks before your check would arrive in the mail.

- ✓ Select either Checking or Savings and enter your account number and your Credit Union's ABA/Routing Number (226092009).
- ✓ If your tax return is a joint return, your tax refund must be deposited into a joint account.

Give us a call or stop by if you have any questions.



## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 18, 2010

**Presidents' Day**  
Monday, February 15, 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



# The Dividend

WINTER 2010

FIRST QUARTER



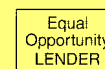
## Employees Federal Credit Union

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)



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



## Start Cashing In On The New Year – Consolidate Your Debts With Our Low Loan Rates!

It's no secret that loan rates are down. So what better time than right now to take advantage of your Credit Union's low rates to restructure your finances? Take action today and stop drowning in debt by refinancing those high interest rate loans and credit cards from other banks and credit card companies with your Credit Union. You'll enjoy the extra cash for other bills or the occasional treat.

- PERSONAL LOANS
- NEW AND USED AUTO LOANS
- SHARE SECURED LOANS
- VISA CREDIT CARDS
- HOME EQUITY LOANS
- FIRST MORTGAGES

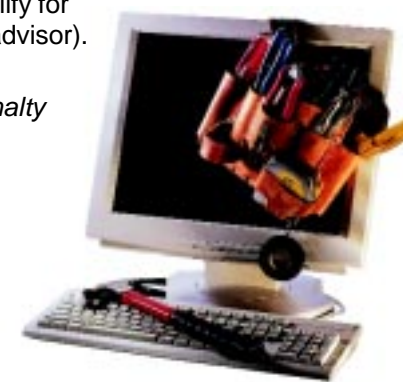
Applying is easy! Simply call, stop by the office or visit our website at [www.nbcnyefcu.org](http://www.nbcnyefcu.org) to submit an application.

## That's Right! Homeowners Can Reduce Their Taxable Income

Why not take advantage of your home's equity to pay off high interest loans and credit card debts? Or commence the home improvements you've procrastinated for so long. Either way, you'll receive a lower interest rate and qualify for tax deductible interest (you should consult with a tax advisor). Our Home Equity Loans and Lines of Credit offer:

- Fixed or adjustable rate with no prepayment penalty
- Repayment terms up to 15 years
- One lump sum disbursement
- Lending up to 95% appraised value
- Up to \$100,000
- 1 to 4 family, owner occupied only
- Limited to NY, NJ, CT, and PA

Call, stop by the credit union or apply online at [www.nbcnyefcu.org](http://www.nbcnyefcu.org).



## Happy New Year!

The Staff and Board of Directors of NBC (NY) Employees FCU wish you and your family a happy and prosperous New Year!

We look forward to meeting all of your financial needs in 2010 and in the years to come!

## PRIVACY POLICY

The NBC (NY) Employees Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with your credit union. We are required by law to provide you with this privacy notice. If after reading this notice you have any questions, please contact us at (212) 664-3970.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us as we conduct the business of the credit union.

### Information We Collect About You

We only collect the personal information that is necessary to conduct our business. That means just what is relevant and necessary to provide you with competitive financial products and services – no more. Information about you is collected from the following sources:

- Information we receive from you on applications and other forms.
- Information obtained when verifying information you provide on an application or other forms.
- Information about your transactions with us or with other financial institutions.
- Information we receive from credit-reporting agencies.

As a member, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

### How We Use That Information

In order to administer, manage and service your accounts to provide you with products and services, it is necessary for us to disclose or provide certain information about you to our service providers. These disclosures typically include information to:

- Service or process financial transactions that a member requests or authorizes.
- In response to confirmations or inquiries from other financial institutions as you have requested or authorized.
- Follow instructions as your authorize.
- Protect the interests and assets of your credit union.

We will share information only to administer the products and services we provide, when required to do so by the government or court actions, or when we partner with other businesses to offer a broader array of products and services.

We will partner only with businesses that follow strict confidentiality requirements and that follow strict privacy protection of all share information. The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will we authorize these firms to charge your account without your express consent. In addition, we will not sell member information to telemarketing firms.

### Disclosure Of Information On Former Members

If you should decide to terminate your membership with us, we will not share information we have collected about you, except as may be permitted or required by law.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know such information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### Your Right To Choose

An important part of maintaining your trust and confidence is by respecting your right to choose not to have nonpublic personal information shared with others. To the extent possible (other than information permitted by law), we will honor any member's request to keep their information from being shared with our business partners. At least once a year we will remind all members of their right to choose and on how to exercise that choice.

### What You Can Do To Help Protect Your Privacy

The NBC (NY) EFCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, personal identification numbers (PINs) and passwords. Never keep your PIN with your debit or credit card; doing so can provide free access to your accounts if your card is lost or stolen.
- Never give out your account numbers, Social Security number or other personal credit information over the phone unless you initiate the call. If someone calls you on behalf of the credit union and asks for your account number, hung up. Official credit union staff have access to your account numbers, hence there's no need to ask for them.
- Tear up or shred receipts, bank statements and unused credit card offers.
- Keep track of your mail. If a statement, bill or check is missing, it is possible that someone has changed your billing address. Contact that service provider immediately.
- Review your credit report annually! Report mistakes to the credit bureau and correct them.
- Make sure you do business with reputable companies, especially over the Internet.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or other suspicious transactions on your accounts, we will attempt to contact you immediately. Please let us know if your address or home/work phone number changes.

We want you to know that we will take extra care to protect the personal information which you, our members, entrust to us as diligently as we undertake the protection of your financial security. We are proud to serve you, our financial partner, and endeavor to earn and maintain your ongoing trust.

## Save For The Future With IRAs!

Boost your retirement savings by contributing to an Individual Retirement Account (IRA). At your Credit Union, we offer Traditional and Roth IRAs as well as Coverdell Education Savings Accounts. Take advantage of the April 15, 2010 deadline to open an account for the 2009 tax year or contribute to your existing IRA. Saving for your retirement can be convenient and effortless by setting up direct deposit or payroll deduction.

### TRADITIONAL IRAS

- Earnings grow tax-deferred until withdrawn.
- Taxes are paid only when funds are withdrawn.
- Contribute up to \$5,000, pre-taxes; members ages 50 and above may contribute up to \$6,000.

### ROTH IRAS

- Earnings grow tax-free (provided qualifications are met).
- Contribute up to \$5,000, post-taxes; members 50 years old and above can contribute up to \$6,000.
- Withdraw direct contributions tax-free, anytime.

### COVERDELL EDUCATION IRAS

- Earnings grow tax-free.
- Withdrawals are tax-free and penalty-free if used for qualifying education expenses.
- Contribute up to \$2,000, after-taxes, per year per child under the age of 18.

**Stop by or call to open an IRA and/or make a contribution today!**



## Take The Guessing Out Of Choosing The Right Credit Card!

While banks and other credit card companies are raising rates and fees (even to their most dedicated and loyal cardholders), ahead of the February 22, 2010 deadline for the Credit Card Reform Act of 2009, your Credit Union will not participate in implementing these unfair – even abusive – changes. Instead, we will continue to offer quality, affordable credit cards that put your financial and purchasing needs first.

### Visa Platinum Preferred Low Fixed Rate

- 7.90% APR
- Up to \$50,000 credit line
- No Annual Fee

### Visa Platinum Preferred Rewards – Fixed Rate

- 9.90% APR
- Up to \$50,000 credit line
- No Annual Fee
- Reward Points

### Visa Classic Fixed Rate

- 12.90% APR
- Up to \$10,000 credit line
- No Annual Fee

NO Transfer Fee – Enjoy saving immediately by transferring the balance from your high interest card to your new credit union Visa.

Apply online at [www.nbcnyefcu.org](http://www.nbcnyefcu.org), over the phone or in person.

## Fees & Charges

All financial institutions have fees for some of their services. In keeping with the credit union philosophy, our fees are fewer and far less than those of other financial institutions. So when you are making a decision about your primary financial institution, remember to check their fee schedules. The money you save will still be your own when the NBC (NY) EFCU is your primary financial institution.

Money Orders	\$1.00
American Express Travelers Cheques	N/C
American Express Gift Cheques (\$25, \$50, \$100)	\$2.00
American Express Gift Cards (\$25, \$50, \$100, \$500)	\$3.75
VISA Gift Cards (\$10 to \$500)	\$3.75
Transaction Inquiry	\$0.50 (1)
ATM transaction – Inquiries & Transfers	\$0.50 (2)
ATM transaction – Withdrawals & POS	\$1.00 (1)
Debit Card Cash Withdrawal (4/month free)	\$1.00
3 <sup>rd</sup> Party Checks (under \$500)	\$1.00
History of Account	\$2.00 (1)
Copy of Paid Check	\$2.00 (1)
Copy of Statement	\$5.00
Stop Payment of Check	\$5.00
Stop Payment of Check (over 3 – flat fee)	\$15.00
Stop Payment of Check (over 10 – flat fee)	\$25.00
Certified Check	\$5.00
Dormant Account (quarterly)	\$5.00 (3)
Excess Withdrawals on MMAs	\$10.00
MMA Maintenance (under \$2,500)	\$10.00
Check Hold Violation	\$10.00
NSF – ACH and Check Cleared	\$10.00
NSF – ACH and Check Returned	\$20.00
Overnight ACH and Check Hold	\$20.00
Research (hourly – minimum 1 hour)	\$20.00
Deposit of Foreign Item	\$10.00
Deposited Check Return	\$10.00
Early Withdrawal from Holiday Club	\$10.00
Premature Withdrawal from IRA	\$10.00
Account Maintenance – IRA (annual)	\$10.00
Outgoing Wire – Domestic	\$15.00
Outgoing Wire – International	\$40.00
Liens and Levies	\$30.00
Letter of Credit	\$50.00
Loan Processing (refinanced within one year)	\$25.00
Notary for Non-member (up to 5 pages)	\$10.00
FedEx Next Day Delivery	\$10.00
FedEx Next Morning Delivery	\$15.00

(1) Free when you use MARS or Direct Access.  
 (2) Inquiries, transfers, POS, and first 4 withdrawals per month are free under the Premium Package.  
 (3) No activity for 3 years.

**PREMIUM PACKAGE** – Sign up for any 4 products/services listed below and you will get the premium Package Advantages:

- Share Savings Account
- Sharedraft/Checking Account
- VISA Credit Card
- Share Certificate
- Holiday Club Account
- IRA Account
- Money Market A/C
- Direct Deposit of Net Pay, Social Security, or Other Retirement Benefit

(All fees and charges are subject to change at any time.)