

## Help Support The Wildlife Conservation Society



Members may purchase tickets online for the Bronx Zoo and the New York Aquarium and receive a 20% discount. A link is provided on our home page at [www.nbcnyefcu.org](http://www.nbcnyefcu.org). Upon entering the WCS website you will see "Please enter the store name." Simply enter nbcnyefcu. You will then be able to continue on to purchase tickets to the destination of your choice.

## Call For Volunteers

Volunteers dedicate their talent, time and energy in making a difference in other's lives. At NBC (NY) Employees FCU, our employees make the credit union a better place and we wouldn't be as great as we are if it weren't for them.

However, we can always use more help. Volunteers are an important part of the credit union. As a volunteer, you will gain personal satisfaction and educational opportunities. Furthermore, you will be involved in important decision-making processes that impact yourself and your fellow members.

Think about becoming a volunteer at NBC (NY) Employees FCU! For more information or if you have any questions, please stop by or give us a call.

## Tax Refunds – Quicker, Safer, Easier

Have the IRS or state directly deposit your tax refunds into your credit union account and you'll receive it 3 weeks earlier. No need to worry about a lost or stolen check; no need to make a separate trip to deposit the check.

If, after completing your Federal or State tax return, you are due a refund, you'll be given the option of receiving your refund via direct deposit. For this all you need is:

- ✓ Routing Number – 226092009
- ✓ Check off the box for savings or checking
- ✓ Account Number – refer to your statement for your credit union account number



## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 19, 2009

**Presidents' Day**  
Monday, February 16, 2009

## Pocket Calendars

Included in your December statement is a pocket calendar – a small thank-you for your membership.

## 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 2009

## Wrap Up Those Holiday Bills Into One Simple Payment Plan

FIRST QUARTER



You've wrapped up all of the holiday gifts for your parents, siblings, aunts, uncles, grandparents, cousins, friends, and co-workers (did we forget anyone?). Now, it's time to wrap up your holiday bills into an affordable pretty package that you can handle: a debt consolidation loan. It just may be the best post-holiday gift you could give yourself.

Instead of paying high and ever-changing rates on credit cards, consolidate those bills into a low, fixed-rate loan that you can afford. With flexible repayment options, we're sure to get

your holiday bills under control so you can make one easy payment a month instead of worrying about four, five or six!

2009 doesn't have to begin with you drowning in debt. Call, stop by or apply online at [www.nbcnyefcu.org](http://www.nbcnyefcu.org) today!



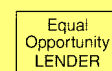
## Employees Federal Credit Union

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



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

## Safe, Sound Investment Options

All accounts are insured for up to \$250,000. Not only is your principal guaranteed, but your earnings are guaranteed as well.

The Emergency Economic Stabilization Act of 2008 increases your depository insurance coverage by the NCUA (backed by the full faith and credit of the US Government) from \$100,000 to \$250,000. IRAs are still insured up to \$250,000. The increase lasts until December 31, 2009.

NBC (NY) Employees FCU and other credit unions have proven to be sound places to invest money. Not one penny of insured savings (deposits) has ever been lost by a member of a federally insured credit union.

Since credit unions are responsible lenders and hold more of their mortgage loans in their own portfolios, they have been able to stay above the subprime crisis that many other lenders have fallen under.

If you have any questions, need clarification or want to know exactly how much of your money is protected, give us a call or stop by the credit union.



## 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.

## TAX TIPS Prepare Now For April 15<sup>th</sup>



Although we all know what's coming every April, we often don't think to prepare for filing our tax returns. We usually wait until April 15<sup>th</sup>. But you should be keeping taxes in mind throughout the year and retaining important records in one safe place. That way we won't panic during tax time.

- Gather all papers related to any investments you have made, particularly purchase and sells of stocks made. This includes not only brokerage statements, but also individual buy and sell confirmation for each security.
- Collect records of contributions you've made to IRAs and other retirement plans, including Roth IRA.
- Any donations made to religious organizations, charities or other non-profits.
- Tax forms from employers (usually W-2 or 1099) and financial institutions (usually 1098 and 1099).
- Property tax information, especially for real estate.
- If you've made any home improvements – retain those records as well.

Keeping these records together will make it a little easier when you're ready to prepare your tax returns.

## Contribute To A 2008 IRA...

The final day you may make your 2008 IRA contribution is April 15<sup>th</sup>. If you don't already have one, now is a great time to open a credit union IRA that is **insured for up to \$250,000**. We offer:

<b>Traditional IRAs</b>	•	<b>Roth IRAs</b>	•	<b>Coverdell Education Savings Account</b>
• Contributions are often tax-deductible	•	• Contributions are not tax-deductible	•	• Contributions can be made up to \$2,000 per child per year
• Tax-deferred earnings	•	• Tax-free earnings & withdrawals	•	• Tax-free earnings & withdrawals
• Withdrawals become mandatory once you reach 70½	•	• No mandatory withdrawals; deposits can continue past 70½	•	• Savings used for children's education (elementary, secondary or college)

Call or stop by the credit union for more information about IRAs.



## IRAs – We Make It Easy So That You May Take It Easy

We all want to retire with a nest egg, but we often neglect to plan for that day. Payroll deduction to a credit union IRA can't be any easier. Enroll now for your 2009 contribution.

## 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.)