

Winterize Your House How To Get Ready For Old-Man Winter

Cold winds are going to blow and before you know it you'll be securing your shutters against a brutal nor'easter. There are steps you can take now to prepare your house for winter weather. The tasks aren't overwhelming when you take the process one step at a time... steps that will protect your property and save you money in the long run.



- * **Seal Leaks** – Add or replace worn weather-stripping around doors and windows. Use caulking and weather-stripping around entry points for all pipes and ducts that travel through an exterior wall. Install insulating kits behind electrical plugs that are located on an exterior wall.
- * **Check Adequacy Of Insulation** – Proper attic insulation keeps your home warmer in the winter and cooler in the summer. Ask the staff at your local home improvement center how much insulation is recommended in your area and compare that to what you currently have in your home.
- * **Check Your Heating System** – Hire a heating professional to do a routine check of your heating system before cold weather arrives. Vacuum the vents and other heating components, and replace the furnace filter. It's also a good idea to consider installing a setback thermostat, which regulates the temperature, allowing the home to be cooler when you are away or asleep.
- * **Check Your Fireplace** – Have your chimney inspected and cleaned prior to the winter wood-burning season. Also, close the fireplace damper when the fireplace isn't being used, to keep heated air from escaping through the chimney.
- * **Winterize Your Plumbing** – Take care of any known issues with pipes that freeze. Heat tape can be used to keep them warm during extremely cold weather. Learn how to turn off water at its source so that you can stop leaks immediately if they start. Drain water from outdoor faucets when you think a hard freeze is coming.

There may be additional winterizing duties that are important to the area in which you live. Make sure you institute a plan for keeping your family warm and your home safe this winter.



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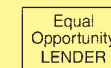
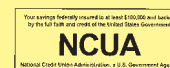
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Isn't it time you start enjoying the rewards and convenience of the NBC (NY) Employees FCU MasterCard Debit Card? Call or stop by today and sign up!

Holiday Closings

- Thanksgiving** Thursday, November 22, 2007
Friday, November 23, 2007
- Christmas** Monday, December 24, 2007
Tuesday, December 25, 2007
- New Year's Day** Tuesday, January 1, 2008

Does Your Credit Score Need Repair? Plot A Strategy For Financial Success



About 40% of households carry credit card balances from one month to the next. If continuous debt is pulling down your credit score, NBC (NY) Employees FCU has a plan for your individual recovery needs.

ScoreRight™ is a program that allows us to show you how certain financial transactions – late payments and balance transfers for example – negatively affect your credit score. Next, we work on a repair strategy for getting out – and staying out – of debt:

- **Develop A Sensible Spending Plan**
- **Consolidate Debt**
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- **Communicate Effectively With Creditors**

To learn more about ScoreRight, call us today at (212) 664-3970. See for yourself which financial actions can fix your credit score.

Make NBC (NY) Employees Federal Credit Union Your Full-Service Financial Institution!

Fall Into Vehicle Loan Savings Your Credit Union Has Deals For You

As leaves begin to fall, thoughts turn to impending bad weather. Can that vehicle currently in your garage get you through another winter? If not, check out NBC (NY) Employees FCU's New and Used Vehicle Loan rates before looking for that all-wheel-drive vehicle.

Our New and Used Vehicle loans have low rates and flexible repayment terms that can let you get more car for your money. And you don't have to worry about all the hidden costs and heavy restrictions that come from most dealer financing packages. Our New and Used Vehicle Loans don't have those features.

The following features, however, come standard:

- **Rates as low as 5.25%* APR**
- **Terms of up to 72 months**
- **Loan pre-approval and refinancing available**

To apply for an NBC (NY) Employees FCU New or Used Vehicle Loan call, stop by our office, or apply online at www.nbcnyefcu.org. Then prepare to tackle the elements!

*Rates subject to change without notice.
APR = Annual Percentage Rate



Credit Union Membership: The Gift That Lasts A Lifetime

Did you know that the benefits of membership are available to your family members too? What better gift than the lifelong gift of credit union membership?

We believe that handling your financial affairs in a way that is convenient and affordable is something you shouldn't have to think about. And members of NBC (NY) Employees FCU don't have to think about it – you enjoy the savings and convenience you deserve every time you take advantage of one of the financial services we offer. It's important to remember, however, that for those of your family members who don't belong to the credit union, finding high-quality, low-cost financial services isn't so easy.

This holiday season, keep in mind the gift that keeps on giving: Credit Union Membership.

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Share Certificates Different Options For Different Needs

NBC (NY) Employees FCU understands the need for flexibility when it comes to your investment and savings needs. While some members may prefer short-term maturities with high liquidity, others prefer to deposit their funds for a longer term to optimize dividends. We offer a variety of share certificates with rates and terms designed to meet your individual needs:

\$1,000 minimum deposit • Terms from 6 to 60 months

Dividends can be reinvested into your share certificate or transferred to another credit union account

Our share certificates pay a higher yield than share accounts and are generally paying interest greater than U.S. Treasury Securities. And, unlike mutual funds, share certificate rates are guaranteed.

Call, stop by, or visit our web site – www.nbcnyefcu.org – to check on current rates and how to sign up. It's a great way to invest your time and money!

We Have The Online Financial Resource For You

When looking for a quick way to investigate the best vehicle loan rates, convenient financial services or special savings opportunities, make your first stop online at www.nbcnyefcu.org. This is your electronic entry to the NBC (NY) Employees FCU – a great place to learn about the benefits of credit union membership.

Learn the history of our credit union, as well as the mission of credit unions in general. See why belonging to a member-owned, not-for-profit financial cooperative allows credit unions to offer low interest rates and high yield accounts. Get rates on our share accounts and learn about our special holiday and vacation club accounts.

Our web site also serves as the portal to our convenient Direct Access Home Banking and Bill Paying Service. With Direct Access, we're open 24-hours a day, seven days a week, and all it takes is a computer and access to the Internet. Check your account balances, transfer funds, make loan payments, and even pay bills from the comfort of your home or any place you have Internet access, all with a safe and secure connection. In addition, you can download your account information into Quicken or Microsoft Money for complete personal financial control.

Remember that with NBC (NY) Employees FCU your financial well being is our main concern and helping you build financial wealth is our goal.

Estate Planning "Why Do I Need A Will?"

The simple answer to that common question is, a will lets *you* be the one who says how your estate will be managed after your death. It's only fitting that your wishes should be honored, since it's your estate. And you shouldn't assume things would work out the way you'd want them if you don't leave a will. They might not.

For example, each state has its own rules about how your property will be distributed among your heirs if you die without a will. In most states, the surviving spouse receives a percentage of the estate, with the rest going to the deceased's children. Maybe this isn't the arrangement you would want. In some cases your property could go to distant relatives, or even the state itself. You'll also need a will if you want to leave money to charity or if you want to specify which of your inheritors receive certain belongings.

A will is even more important if you have minor children, since it's in your will that you designate their guardian. Without a will, your children's guardian would be appointed by the state. This isn't the kind of decision most people would choose to leave to the government.

The bottom line is, a will eliminates uncertainty about what you would have wanted. That reduces stress for your survivors, who will be under a strain already just coping with your death. So, by creating a will, you're doing the people you leave behind a favor. Just be sure to keep it up to date once you have it. You should update your will after any major life change, such as the birth of a child, the death of an heir, marriage or divorce.

Last Will
—(and)—
Testament

