



# The Dividend

FALL 2008

FOURTH QUARTER



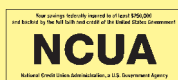
Employees Federal Credit Union

30 Rockefeller Plaza,  
Room 716S  
New York, NY 10112  
(212) 664-3970  
Fax: (212) 790-4748  
MARS: 1-888-NBC-7960

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)



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act



## We'll See You At NBCU's Your Healthy Work Life Fair!



We are happy to be participating in this year's NBCU Health Fair "Your Healthy Work Life". During these trying and uncertain economic times, the Credit Union offers deposit accounts that are safe, secured, and insured for up to \$250,000. Also to help keep NBCU employees financially fit, we provide many money-saving products and services. Being a non-profit, our focus has always been on our members' financial well-being and helping them gain financial success.

We invite you to visit us at the Fair (or the credit union if you prefer), to explore the many options available and how we may best serve you.

## New Members Wanted (\$\$\$)

By referring a co-worker, we'll give each of you \$5. If that co-worker signs up for direct deposit, we'll give each of you \$25. Either visit us at the Fair or stop by the credit union any time during that same week.



## Win a NANO iPod!

In appreciation of attending the Fair, we will be raffling off an 8GB NANO iPod to anyone who stops by our table and enters the drawing.

For more information about the Fair, the new member referral promotion, and/or the raffle, stop by or give us a call at **212-664-3970**.



## Holiday Club Accounts

Holiday Club Accounts will be deposited into members' accounts on October 16, 2008. Stop by and pick up your free holiday gift!

If you don't have a Holiday Club Account, open one today! It's not too late to start saving for the next holiday season.

# Our Platinum Preferred VISA Cards Make Great Shopping Companions

Choose between our VISA Platinum Preferred Extra Low Rate at **7.90% APR\*** or our VISA Platinum Preferred Rewards at **9.90% APR\*** that earns reward points for every purchase you make. (Reward points redeemable for cruises, air travel, hotel stays, car rentals, and name brand merchandise to name a few.)



## Shopping advantages:

- **Purchase Price Protection**
- **Purchase Security**
- **Warranty Manager**

## Traveling advantages:

- **Lost Luggage Protection**
- **Auto Rental Collision Deductible**
- **Emergency Evacuation & Transportation Coverage**
- **\$1 Million Travel/Accident Coverage.**

Apply today for a money-saving credit card just in time for the busy holiday shopping season.

\*APR = Annual Percentage Rate. Rate subject to change without notice and subject to individual creditworthiness.

# Reward Yourself By Using Your MasterCard Debit Card For Holiday Shopping

Use your NBC (NY) Employees FCU MasterCard Debit Rewards Card this holiday season and earn points towards travel, hotel stays, name brand merchandise, and more. MasterCard is accepted at thousands of locations worldwide.

Just swipe, sign, and go; it's that easy! The amount of your purchase will be automatically deducted from your Share Draft / Checking Account (remember to choose the "credit" option).

This holiday season, reach for your MasterCard Debit Rewards Card. Call or stop by the credit union today to apply.

# Looking For The Perfect Gift? We Found It!

We have the gifts that are always in style, in the right color, exact size, and priced to fit your holiday budget.



## VISA GIFT CARDS

- Available in any denomination of \$10 through \$500
- \$3.75 fee per card.

## AMERICAN EXPRESS GIFT CARDS

- Available in denominations of \$25, \$50, \$100, and \$500
- \$3.75 fee per card

## AMERICAN EXPRESS GIFT CHEQUES

- Available in denominations of \$25, \$50 and \$100
- \$2.00 fee

**Call or stop by the credit union to get one today!**

# 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