



The Dividend

SUMMER 2008

THIRD QUARTER



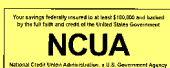
Employees Federal Credit Union

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

Lobby Hours
Monday – Friday
9:00 AM – 2:00 PM

Office Hours
Monday – Friday
9:00 AM – 4:30 PM

www.nbcnyfcu.org



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



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

Platinum Preferred VISA – A Step Ahead Of Other Credit Cards

Whether you're shopping or traveling, these are the cards you want to use!

SHOPPING ADVANTAGES:

- **Purchase Price Protection** guarantees you the lowest advertised price on most items purchased for up to 60-days.
- **Purchase Security** automatically protects most items purchased in the event of theft or damage for up to 90-days.
- **Warranty Manager** doubles manufacturer warranties of up to one year on eligible items purchased.

TRAVELING ADVANTAGES:

- **\$1 Million Travel/Accident Coverage.**
- **Lost Luggage Protection** insures your checked luggage for up to \$3,000.
- **Auto Rental Collision Deductible** protects you for up to the full value of the car.
- **Emergency Evacuation & Transportation Coverage** covers your transportation expenses due to sudden illness, injury, or death during a trip.
- **AND MORE!**



Choose between our VISA Platinum Preferred Extra Low Rate at 7.90% or our VISA Platinum Preferred Rewards at 9.90%, each one comes with credit lines of up to \$50,000 and **NO annual fee.** With the "Rewards" card, you earn reward points for every purchase you make. Those reward points may be redeemed for cruises, air travel, hotel stays, car rentals, or name brand merchandise to name just a few options.

Convenient Summertime Services

While you're having fun in the sun this summer, don't forget your finances. Please take advantage of these convenient services when you're traveling or anytime you want.

24/7 ONLINE BANKING

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

24/7 ONLINE BILL PAYMENT

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

E-STATEMENTS

- Safer and more secure than paper statements.
- Statements are available by the second business day after month end.

- View, print or save your statements onto your PC.

MARS (24/7 PHONE BANKING)

- Check you account balances.
- Review transaction histories.
- Transfer money between accounts.
- Make loan or VISA payments.
- Request check withdrawals.

MASTERCARD DEBIT REWARDS CARD

- Make purchases wherever you see the MasterCard logo.
- Earn valuable points with every purchase.
- Obtain cash withdrawals, transfer funds between accounts, or balance inquires.

For more information, give us a call **(212-664-3970)**, stop by (30 Rockefeller Plaza, Room 716S), or visit our website **(www.nbcnyfcu.org)**.



Explore Your World With A Vacation Loan

If you need some extra cash for that special family vacation, we can help you. Apply for a Vacation Loan at NBC (NY) Employees Federal Credit Union today to get the money you need. If you don't need extra money for vacation, this loan can be used for any summer plans you may have.

WE OFFER COMPETITIVE RATES AND FLEXIBLE TERMS.

Our Vacation Loans won't be available forever! You can apply in person, over the phone or on our web site www.nbcnyefcu.org.

Attention College Bound Students

Before you go to college, make sure that you stop by NBC (NY) Employees Federal Credit Union to sign up for our great accounts.

Our Checking Accounts offer:

- No monthly service charge
- On-line check reordering
- No per-check charge
- Overdraft Protection *(subject to credit approval)*

Our VISA Platinum Preferred Credit Cards come with:

- Credit lines of up to \$50,000
- Travel advantages
- Year-end account summary statements
- No annual fee
- Merchandise safeguards

Our MasterCard Debit Rewards Card lets you:

- Obtain cash at any ATM that displays the CIRRUS or MasterCard logo
- Pay for purchases at millions of locations worldwide

When using Home Banking, you can:

- Check your account balance
- Transfer funds between accounts
- Reorder checks
- Review transaction histories
- Make loan payments
- And more

No matter how far or close to home your college is, you can always have access to your credit union account. For more information, give us a call, stop by or visit our web site www.nbcnyefcu.org.

Vacation Safety Tips

Before you leave for vacation, be sure to read these travel safety tips. At NBC (NY) Employees Federal Credit Union, we care about your safety.

IF TRAVELING OVERSEAS:

- Make sure you have a valid passport and visa(s), if needed.
- Give a copy of your itinerary to family or friends so they can contact you in case of an emergency.
- Upon your arrival, register with the U.S. embassy either by phone or in person.
- Don't leave luggage unattended in public areas or take items from strangers.

IF TRAVELING IN THE US:

- Stay with your group.
- Map out your route ahead of time.
- Don't leave personal belongings in your car or in clear view.
- Ask hotel employees or the concierge about neighborhoods to avoid.



Contact us if you are planning to use your credit union credit card if you are leaving the country. It is important that we know; so we can advise the processor of your travel plans so there is no delay or hassle when you use the card and so they can look for suspicious activity on your card. Have a good trip! If you need any financial assistance while away, don't hesitate to contact us.

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