

| Fall 2018

Times Money

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NEW YORK TIMES EMPLOYEES' FEDERAL CREDIT UNION



Get pre-approved
at **1.99%**_{APR*} and shop
for your vehicle
with confidence.

NEW YORK **Times** EMPLOYEES'
FEDERAL CREDIT UNION

Right For The Times

www.nytimescu.org

Your Best Deal

Get Preapproved For Your Next Auto Loan And Save.

Feel confident knowing you're getting the very best deal. Perhaps you're looking for a more reliable vehicle to tackle winter driving or a specially priced close-out model for added savings. We'll work with you to find the financing solution right for you.

When it comes to buying a new or used vehicle, we have the tools you need.

More reasons to feel confident when financing with us.

Take advantage of our affordable GAP coverage – just \$250 per loan – much less than what you would pay at the dealership. The coverage pays the difference of your loan balance and insurance payout if your car is totaled or stolen.

We also offer Credit Insurance which protects you and your family in case of an unexpected life event such as disability or death, (except on real estate loans).

We'll help you to buy the perfect vehicle this fall.

Apply online at www.nytimescu.org or call 212-354-0351 for details.

* APR = Annual percentage rate of the loan. This is not a guarantee of credit. An application for credit is required. Rate is subject to change without notice.



AUTO LOANS

1.99% APR*

Up to 72- month term
Includes tax, title and tags

Back-to-School On Us

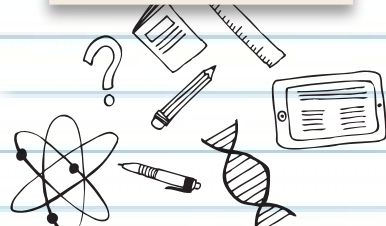
Send your child off to college with peace of mind.

24/7 Access Services:

- **Online & Mobile Banking** – Your child can use their phone to monitor balances, transfer money, find ATMs and more. Plus, deposit checks via a smartphone.
- Link your child's account with yours to make immediate transfers and monitor transactions 24/7.

Help With Expenses:

Use our Home Equity Line of Credit, Fun Loan, Guaranteed Loan or Visa to pay for tuition, books, room and board and other expenses.



The Possibilities Are Endless

A home equity line of credit is an affordable way to finance any project or purpose.

Need to get your home ready for fall? We can help make it happen. How about new windows, a roof, or fresh décor to celebrate the season? Breathe deeply and enjoy the extra space with a complete remodel.

It's all affordable, with a little help from NYTEFCU. Call (212) 354-0351 extension 112 for complete loan details.

*APR = Annual Percentage Rate and is subject to change. Rate based on Prime Rate plus zero percent as published in the Wall Street Journal. Borrow up to 80% of the equity in your home. Equity is the appraised value minus the balance of the first mortgage. Closing costs include appraisal fee, title fee, NY mortgage tax, and filing fee. Contact the credit union for more information.

**HOME EQUITY
LINE OF CREDIT**

5.00% APR*

PRIME

Variable Rate

Terms up to 240 months

Available on homes and condos
in NY, NJ and CT only.

Other Great Loan Options

Line of Credit

- 9.25% APR*
- Payment based on outstanding balance
- Provides overdraft protection for your checking account

Signature Loan

- 12.75% APR*
- 60 month term
- Loan up to \$25,000

Share Secured Loan/Visa Card

- No credit approval needed
- Borrow against funds in your Savings or Certificate account at a great interest rate.

*APR = Annual Percentage Rate and is subject to change. Contact the credit union for more information.

Scholarships

High School seniors attending college in 2019 can apply for scholarships brought to you by the New York Credit Union Association (NYCUA) and the New York Times EFCU.

See our website for details and application by October 2018 or call us for details.



Fun Loans!

**What's on your bucket list?
The sky's the limit with this opportunity.**

Use the funds for anything – something for fall, a dream vacation, even a special purchase or investment opportunity!

Apply online at www.nytimescu.org or call (212) 354-0351 for details.

*APR = Annual percentage rate of the loan. This is not a guarantee of credit. An application for credit is required. Rate is subject to change without notice.



PERFECT FOR ANY NEED

11.00% APR*

12-month term
Borrow up to \$25,000

Guaranteed Loan

■ Borrow \$750 ■ 6 or 9-month term ■ Now available twice per year!

Apply online at www.nytimescu.org or call 212-354-0351 for details.

*APR = Annual Percentage Rate. This is not a guarantee of credit. An application for credit is required. Rate is subject to change without notice. You may borrow a second \$750 in the same year, once the initial loan is paid in full. Must have direct deposit to their credit union account.

Need a Better Credit Card?

At NYTEFCU, our credit card rates are lower than most other cards. You won't pay exorbitant fees – and you won't get taken by any fine print.

VISA GOLD CARD

9.00% APR*

Limits to \$25,000

VISA CLASSIC

11.00% APR*

Limits to \$10,000

Enjoy savings and convenience every day.

- No balance transfer fees
- No annual fees
- No cash advance fees

Apply online at www.nytimescu.org or call 212-354-0351 for details.

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Keep Fraudsters At Bay

When you sign up for Debit Card alerts, you help keep your accounts safe and secure. Set alerts for:

- Purchases over a selected amount
- International and online purchases
- Declined purchases

Get started at www.nytimescu.org or call us at (212) 354-0351.

Bulletin Board

Do You Have Travels Plans?

Please alert the credit union of your travels dates and locations by phone or email at info@nytimescu.org. Help us keep your financial information safe and protected.

Important Information for Remote Check Deposit

When making a mobile check deposit you must write on the back of the check "For mobile deposit only to NYTEFCU" and the date of the deposit below your endorsement.

New Visa Payment Address!

Please send payments to PO Box 4521, Carol Stream, IL 60197-4521. Update your records and if needed, make the change within Bill Pay.

Annual Meeting Report

The Committee is pleased to report that the credit union is fiscally sound and continues to operate in accordance with the Federal Credit Union Act and the NCUA Rules and Regulations. This year the Committee contracted Wojeski & Company CPA's. P.C. to perform an audit of the financial statements.

2018 Officials

Board Of Directors

Joseph Lombardi, President
 Michael McCoy, Vice President
 Deanne Rodney, Treasurer
 William Winsted, Secretary
 William DiMaria
 Anthony Fico
 Thomasina McMillan
 Joseph Tesoriero
 Peter Schmohl

Supervisory Committee

Thomasina McMillan, Chairperson
 Jesus Sanchez
 Teresa Taylor

Management Staff

Darlene Greene, CEO
 Angela Genett, Director of Operations

Refer-A-Member Winners

Our lucky winners had the chance to win a \$100 Visa Gift Card:

Deborah J. Joann S. Andrew D. James M. Kimberly D.

Continue to Spread the Word! Your immediate family, household members, or eligible co-workers are invited to become a member of NYTEFCU. Help them to enjoy the service they deserve, always a better deal than the banks.

International Credit Union Day

Thursday, October 18, 2018

Contact Information

New York City Office

All correspondence and mail to be sent to

620 Eighth Avenue, 28th Floor
New York, New York 10018

(212) 354-0351 • Fax: (212) 921-0385

(888) NYT-EFCU (outside NYC and Long Island)

Edison, NJ Office

75 Fieldcrest Avenue, Ste A21
Raritan Plaza II

Edison, New Jersey 08837

(Located in the Northeast Carpenter Funds Bldg.)

(732) 603-4105 • Fax: (732) 603-4113

College Point Office

One New York Times Plaza
Flushing, New York 11354

(718) 281-7151 • Fax: (718) 281-7085

Holiday Closings

Columbus Day

Monday, October 8, 2018

Veterans Day

Observed Monday, November 12, 2018



Right For The Times

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