

TIMES MONEY

NEW YORK TIMES EMPLOYEES' FEDERAL CREDIT UNION | FALL 2021



**READ ALL ABOUT IT: EXCITING
DEBIT CARD CHANGES INSIDE!**

NEW YORK *Times* EMPLOYEES'
FEDERAL CREDIT UNION

Right For The Times

www.nytimescu.org



Introducing Our New and Improved Debit Card Services

We are pleased to provide our members with these new services such as the uChoose Rewards® program and CardValet® along with 24/7 services for your debit cards. *What can these new services do for you?*

24/7 Services – It's all in the name! You can check on your card, make travel updates, report lost or stolen cards and increase limits for transactions 24 hours a day, 7 days a week, by calling (212) 354-0351, after hours choose option 2.

uChoose Rewards – Earn points as you use your debit card for purchases. Then, redeem your points for goods and services on the uChoose website.

How to sign up for uChoose Rewards

- 1)** Visit **uChooseRewards.com** and click the **Register** link (under New to uChoose Rewards) to create your User ID and password.
- 2)** Start earning points every time you use your card! Track your points at **uChooseRewards.com** then redeem them for merchandise, travel, gift cards, cash and more at participating merchants.

CardValet – Control your card from your phone! Card security is important. Enjoy the convenience of managing your card from wherever you are. From blocking and unblocking your card, setting up alerts or making travel updates, CardValet lets you do it all.

How to get CardValet

- 1)** Download the CardValet app from the App Store® or Google Play™.
- 2)** Follow the secure registration and enter your card number to link your card(s) to the app. That's it!

Overdraft Line of Credit

Build your credit with a Line of Credit.

- Borrow up to \$25,000
- Debt Consolidation
- Renovation
- Student Loan
- Investment
- Or any other personal needs



We're on your side. 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.

7.50%
APR*
Variable

Home Equity Line of Credit

You've put a lot of work into your home over the years, and now it's time to make your home work for you with a Home Equity Line of Credit (HELOC)!

A HELOC is a line of credit in which you can use the full amount or borrow against it in smaller increments, and you pay only on the amount you borrow. But, thanks to the equity built up in your home, you'll enjoy a better rate.

Experience the benefits of a HELOC from NYTEFCU:

- Loan amounts from \$10,000 to \$250,000
- Low rate of 3.25% APR* (adjusts with the Prime Rate)
- Easy access during the 10-year draw period with a repayment term of 20 years
- No closing costs for loans \$50,000 and under

Use your HELOC to pay for home renovations, debt consolidation, a wedding or whatever you need! Call (212) 354-0351 for complete loan details.

*APR=Annual Percentage Rate and is subject to change.
Rate based on current Prime 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. Available on homes and condos in NY, NJ and CT only. Contact the credit union for more information.



LOW RATE OF

3.25%
APR*

(Adjusts with Prime Rate)

Warm Up the Season With Some Extra Cash

Skip Your Loan Payment!

Skip-A-Pay is a great way to make the most of a season! For just \$25, you can skip your loan payment and keep your money to use as you wish.

To qualify, you must be a member in good standing. If you take advantage of this offer, it extends the loan's term by one month. Interest continues to accrue on the loan balance from the last payment.

Enjoy the season with more green in your pocket! To apply, contact us at (212) 354-0351.

Plan ahead, spend smart and you'll be able to relax and enjoy this special time of year.



Shop With Visa

Shop With Ease

Enjoy easy shopping year-round with a credit card that comes with:

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

Plus, you can easily apply online, right from the comfort of your own home!
Apply online today at www.nytimescu.org or call (212) 354-0351 for details.

Visa Gold Card

9.00%

APR*

Visa Classic

11.00%

APR*

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

Need Help With Back-to-School Expenses?

Take the stress out of sending your student back to school. With our Home Equity Line of Credit, Fun Loan, Guaranteed Loan and Visa options, paying for tuition, books, room and board and other expenses is easy and affordable.

24/7 Access Services:

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

Get the Dream Car You Deserve

Now's a great time to get preapproved for your next auto loan and save on a new vehicle.

With 2021 nearing its end, many 2021 car models will go on clearance. With our quick and easy preapproval process, you'll know exactly how much you can afford, giving you more power to negotiate for your dream machine at the dealership. Enjoy:

- Flexible terms up to 72 months
- Low rate of **2.49% APR***
- Convenient automatic payments

Apply online today 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.

Current Auto Loans

2.49%
APR*

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

Banking On-The-Go

You always have access to your money thanks to your debit card, CU Online and mobile banking! Whenever you need to withdraw, deposit or transfer funds, we help make it easy and convenient. You can:

- Deposit checks anytime, anywhere, by taking a picture with our Touchbanking Mobile App
- Convert cash to a USPS money order to make a mobile deposit
- Link your NYTEFCU account to another financial institution to make transfers
- Use your debit card to move funds using various cash apps
- Pay your Visa® by CU Online transfer or through eZCard



Have questions or want to learn more? Contact us today at (212) 354-0351 or visit us online at www.nytimescu.org!

Credit Union *Updates*

Check our website for updates

HOLIDAY CLOSINGS

Columbus Day – Monday, October 11, 2021

Veterans Day – Thursday, November 11, 2021

Thanksgiving Day – Thursday, November 25, 2021

Friday, November 26, 2021 – Telephone Hours only 9AM to 2PM,
call (212) 354-0351

Christmas Eve – Friday, December 24, 2021 at 2PM

New Year's Eve – Friday, December 31, 2021 at 2PM

Contact Information

NEW YORK CITY OFFICE

620 8th Ave, FL 28

New York, NY 10018-1618

Monday – Friday 9AM to 4PM

Telephone Hours only: (212) 354-0351

All correspondence and mail to be sent to:

EDISON, NJ

91 Fieldcrest Ave, Ste A21

Raritan Plaza II

Edison, NJ 08837-3643

(Located in the Northeast Carpenter Funds Bldg.)

Hours: Monday – Friday 9AM to 4PM

(732) 603-4105 • Fax: (732) 603-4113

COLLEGE POINT

1 New York Times Plaza

Flushing, NY 11354-1200

Hours: Monday, Tuesday and Thursday 9AM to 2PM

Wednesday 9AM to 9PM (Closed 4-5PM)

Friday 9AM to 4PM

(718) 281-7151 • Fax: (718) 281-7085

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