

TIMES MONEY

NEW YORK TIMES EMPLOYEES' FEDERAL CREDIT UNION | FALL 2023



ENJOY EVERY JOURNEY,
BIG AND SMALL

NEW YORK *Times* EMPLOYEES'
FEDERAL CREDIT UNION

Right For The Times

nytimescu.org



The Care You Want – *the Loan You Deserve*

Whether you're heading to work, going for a joyride or taking a road trip, we're here to help you enjoy every journey. At NYTEFCU, we work hard to keep our rates low, so you can easily get the loan you need for the new or used car of your dreams.

Go to our website and complete a Loan Application to be pre-approved for a vehicle loan.



Take advantage of:

- Flexible terms up to 72 months
- Low rate of 4.99% APR*
- Convenient automatic payments
- Preapproval options, so you know exactly how much car you can afford

Apply online at nytimescu.org or call us at (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.

Manage Your Card Anytime, Anywhere

Enjoy the convenience of managing your card right from your phone. From blocking and unblocking your card to 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 process to link your card(s) to the app.



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 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.

Visa Gold Card

9.00%
APR*

Visa Classic

11.00%
APR*



Earn More With Every Swipe!

Thanks to uChoose Rewards®, you have the opportunity to earn points whenever you use your debit or credit card for purchases. Then, redeem your points for merchandise, travel, gift cards and more at uChooseRewards.com.

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.



Your House. Your Way.



With a Home Equity Line of Credit (HELOC) from NYTEFCU, you can borrow against the equity built up in your home to help fund renovations, debt consolidation or anything on your list! Borrow up to your full amount or in smaller increments, and pay on the amount you use.

Experience the benefits of a HELOC from NYTEFCU:

- Loan amounts from \$10,000 to \$250,000
- Easy access during the 10-year draw period with a repayment term of 20 years
- No closing costs for loans \$50,000 and under

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.



Start Your Next Chapter Off Right

Unlock your next home with a low-rate mortgage from NYTEFCU!

- Low fixed and variable rates
- Terms up to 30 years
- No prepayment penalties

Already have a mortgage from another lender? Refinance with us and save!

View rates and apply online at nytimescu.org.



Website Upgrade

The upgrade to our website at nytimescu.org is finally here! You can now enjoy a more modern website experience with easier navigation, online loan application, and a great new look.

Check out the new look now at nytimescu.org!

Changes Are Coming to Online Banking

We are excited to announce that our Virtual Branch is getting an upgrade too! You'll enjoy even more convenience and added security within our online banking experience in January 2024.

This upgrade will involve some changes as it gets implemented.

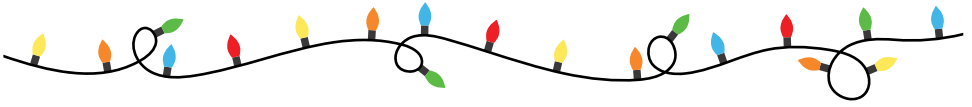
1. You will need to create a new sign-on ID.
2. Cross-account transfers to accounts within the credit union will be changing – more details are coming.
3. CheckFree Bill Pay will remain the same, but Popmoney® and external transfers are removed.

Please give us a call or stop by the branch if you have any questions about these upcoming changes. We hope you're looking forward to our new and improved online banking as much as we are!



HOLIDAY CLOSINGS

- Thanksgiving Day – Thursday, November 23, 2023
- Day After Thanksgiving – Friday, November 24, 2023
(Phone Service Only 9AM to 2PM – (212) 354-0351)
- Christmas Day – Monday, December 25, 2023
- New Year's Day – Monday, January 1, 2024



*Thank you for your business throughout 2023.
Happy Holidays and a prosperous
New Year to you and your family from all of us.*



Contact Information

ALL CORRESPONDENCE AND MAIL TO BE SENT TO:

NEW YORK CITY OFFICE

620 8th Ave, FL 28
New York, NY 10018-1618
Office Hours: Tuesday – Thursday 9AM to 4PM
Telephone Hours Only: Monday and Friday 9AM to 4PM
(212) 354-0351 • Fax: (212) 921-0385

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

Routing and Transit Number: 226078117
Website: NYTIMESCU.ORG
Email: info@nytimescu.org