

TIMES MONEY

NEW YORK TIMES EMPLOYEES' FEDERAL CREDIT UNION | **SPRING 2023**



HELPING YOU MAKE YOUR MOVE

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

Right For The Times

www.nytimescu.org



HELOCs That Check All the Boxes

Make your home your happy place with help from a Home Equity Line of Credit (HELOC) from NYTEFCU!

With a HELOC, you can borrow up to your full amount or in smaller increments, and pay on the amount you use. Plus, since it uses the equity built up in your home, you'll get a great rate!

Low Rate of

8.00%
APR*

Adjusts with
Prime Rate

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

**Use your HELOC to pay for home renovations, debt consolidation, a wedding or whatever else 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.

Volunteer for the Supervisory Committee

We are looking for volunteers for our Supervisory Committee. If interested, contact Angela at (212) 354-0351 ext. 9962.

Your Next Ride Is Right Around the Corner

Ready for your next car? Whether buying new or used, NYTEFCU is here to help you get the car of your dreams with a loan you can easily afford.



Consolidating Debt? Consider a Visa[®] Credit Card

When it comes to consolidating debt, a credit card may actually be a great choice. A balance transfer simply means transferring your balance from the old card to a new card with a lower interest rate – essentially using one card to pay off another with a better rate.

Visa Gold Card
9.00% APR*

Visa Classic
11.00% APR*



- No balance transfer fees
- No annual fees
- No cash advance fees
- **uChoose Rewards:** Earn points with every purchase and redeem for gift cards, travel and more.
- **24/7 Cardholder Service:** Call (800) 283-2290 for balance inquiries, payment information, transaction history, statement requests or to dispute a charge. You can also pay your Visa by phone.
- **Visa Online Access:** Click on the Visa Account Access tab on our website or when you sign in to your credit union account, and enjoy real-time credit card information.

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

Low Rate of

3.99% APR*

Up to 72 months

Take advantage of:

- Flexible terms up to 72 months
- Low rate of 3.99% APR*
- Convenient automatic payments
- Preapproval options, so you know exactly how much car you can afford

Already have a car you love?
We can help refinance your loan, too!

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.



NYTEFCU - Your Top Travel Companion

No matter where you go, you always have access to your money. We help make it easy and convenient to withdraw, deposit or transfer funds thanks to your debit card, CU Online and mobile banking!

- Deposit checks anytime, anywhere, by taking a picture with our NYTEFCU 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 Visa Account Access

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



Not Just a House – a Home

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 www.nytimescu.org.

popmoney Is Being Discontinued

We want to inform you that Popmoney®, the personal payment service, will be discontinued by the Popmoney provider effective June 30, 2023.

On June 30, all one-time payments currently scheduled in Popmoney will be canceled. We recommend that you stop or cancel your payments today and set up new payments with other peer-to-peer services like Zelle®, Venmo® or PayPal®. You can also use services like bill pay, transfer links and personal or official checks. Our routing number is 226078117.

To remove a payment on Popmoney:

1. Log in to your account and click on the CheckFree bill pay tab.
2. On the Popmoney screen, select "Activity" and then "Scheduled Payments."
3. On the payment you'd like to cancel, click the arrow on the left to expand details.
4. Select "Cancel Payment" and follow the on-screen instructions.

We appreciate your understanding. If you need any assistance, please contact us at (212) 354-0351.

It Pays to Pay With Your Debit or Credit Card

Thanks to uChoose Rewards®, you have the opportunity to earn points whenever you use your debit or credit card for purchases. Just head to uChoooserewards.com to link your cards, then use your cards like usual to rack up the points. Redeem your points for merchandise, travel, gift cards and more at uChoooserewards.com.



Credit Union *Updates*

Check our website for updates

HOLIDAY CLOSINGS

Memorial Day – Monday, May 29, 2023

Juneteenth – Monday, June 19, 2023

Independence Day – Tuesday, July 4, 2023

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) 924-0385

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

NEW YORK Times EMPLOYEES'

FEDERAL CREDIT UNION