

TIMES MONEY

NEW YORK TIMES EMPLOYEES' FEDERAL CREDIT UNION | WINTER 2023



REWARDS FOR YOU

NEW YORK *Times* EMPLOYEES'
FEDERAL CREDIT UNION

Right For The Times

www.nytimescu.org

Convenience in the Palm of Your Hand

Your NYTEFCU debit card comes with a wide array of convenient and secure features. Check out all your debit card has to offer!

24/7 Services – Activate or check on your card, make travel updates, report lost or stolen cards, change or reset your PIN and increase limits for transactions 24 hours a day, 7 days a week, by calling (212) 354-0351; after hours, choose option 2.

30,000+ Surcharge-Free ATMs – Access thousands of ATMs across the country with no surcharge thanks to the CO-OP® Network. Just look for the CO-OP® symbol, download their mobile app or check the ATM Locator on our website under Quick Links to find an ATM.

Digital Wallet – Your debit card is compatible with your digital wallet! Simply follow the instructions of your favorite wallet app to add your card. Then, look for the contactless pay symbol and start using your phone to pay for purchases without ever needing to pull out your physical wallet.

CardValet® – Enjoy the convenience of managing your card right from your phone. 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!

And More! – Receive cash back at grocery stores and other shops, earn rewards, enjoy top-notch security and more!

Receive your debit card today by going online at nytimescu.org or visiting a branch.

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 uChooseRewards.com to link your cards, then start using your cards like usual to rack up the points. Redeem your points for merchandise, travel, gift cards and more at uChooseRewards.com.

Sprinkle a Little More Love This Holiday Season

Holiday Loans as low as

11.25% APR*

12-month term



We want to help you fill the holidays with joy! A Holiday Loan from NYTEFCU is a great low-rate option to tackle everything on your to-do list. Use the money for:

- Gifts for the family
- Extra food and treats
- Travel expenses
- Anything!

Apply online at nytimescu.org, contact us at **(212) 354-0351** or visit us at one of our offices to start making the season bright!

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



Kick Off Your Home Project With a HELOC

Before winter is the perfect time to tackle those home projects you've been considering! And, with a Home Equity Line of Credit, you can enjoy a better rate while you borrow as much as you need.



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.

Take Advantage of Every Adventure

Whether your next adventure is a road trip or a trip down the road, NYTEFCU is here to help you get the vehicle that's right for you with an auto loan!

Take advantage of:

- Flexible terms up to 72 months
- Low rate of 2.49% 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.



Flexibility Whenever, Wherever You Need It

Overdraft Line of Credit

11.25% APR*
Variable

- Borrow up to \$25,000
- Cover accidental overdrafts with ease
- Consolidate debt
- Build credit
- Or use the funds for any other personal needs

Apply online 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.

Don't Let Finances Get in the Way of Your Plans

Whether you're planning a big purchase in the near future or need some cash to cover an unexpected event, we're here to help. A low-rate Signature Loan from NYTEFCU lets you borrow up to \$25,000 to use for whatever you need. Apply online or visit a branch today!

Easy Year-Round Shopping With the Improved Visa

Visa Gold Card
9.00% APR*

Visa Classic
11.00% APR*

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

We are excited to announce improvements to our Visa® credit card program, including enhanced security with the new EMV chip, online account access, a new card design and electronic statement availability.

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 inquires, payment information, transaction history, statement request or to dispute a charge. You can also pay your Visa by phone.

Visa Online Access:

Click on the Visa Account Access tab from our website or when you sign in to your credit union account, and enjoy real-time credit card information.

These improvements will mean a few changes to your Visa account. Contact each vendor with your new updated card number for automatic payments. **The new payment address is:** NY Times CU Visa, PO Box 2711, Omaha, NE 68103-2087

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

Our Website Is Getting an Upgrade!

We are so excited to announce that our website at www.nytimescu.org will be getting an upgrade! Soon, you'll be able to enjoy a more user-friendly and convenient online experience, as well as an updated, modern look, when navigating our website.

More details are coming soon – keep an eye out for more announcements in the future!



Share the Gift of Membership

NYTEFCU membership is available to all New York Times employees, employees of any of our affiliated companies, as well as their immediate family and household members. If you know someone who could benefit from our great rates, friendly service and competitive financial products and services, then share the love and send them our way!

The benefits of NYTEFCU last a lifetime – once you're a member, you're always a member, even if you change jobs. Refer your immediate family and co-workers to NYTEFCU today!

Credit Union *Updates*

Check our website for updates

Our New York City office is now open Tuesday, Wednesday and Thursday, 9AM to 4PM, for in-person transactions.

VOLUNTEER FOR THE BOARD OF DIRECTORS

Petitions are due by November 30, 2022. Call (212) 354-0351 x 9962 for details.

ANNUAL MEETING

Thursday, December 29, 2022

HOLIDAY CLOSINGS

Thanksgiving Day – Thursday, November 24, 2022

Telephone only – Friday, November 25, 2022

Hours 9AM TO 2PM, call (212) 354-0351

Christmas Day Observed – Monday, December 26, 2022

New Year's Day Observed – Monday, January 2, 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
Monday – Friday 9AM to 4PM
Telephone Hours only: (212) 354-0351

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