

TIMES MONEY

NEW YORK TIMES EMPLOYEES' FEDERAL CREDIT UNION | **SUMMER 2024**



**Make Your Summer Vacation
Easier With NYTEFCU!**

NEW YORK *Times* EMPLOYEES'
FEDERAL CREDIT UNION

Right For The Times

www.nytimescu.org

Make A Splash With Your Summer Vacation

Fun Loan
11.00%
APR*

Have a dream vacation that you've been waiting for "the right time" to take? With a Fun Loan, that time is now! Whether you need help affording travel, lodging or shopping, start by checking out our Fun Loans at: nytimescu.org/Loans/Consumer-Loans

*APR = Annual Percentage Rate. Fun Loan has a one-year term.

VISA GOLD CREDIT CARD
9.00% APR*

VISA CLASSIC CREDIT CARD
11.00% APR*

If you're looking for a little help but don't think the Fun Loan is for you, check out our Visa® Credit Cards!

Use your Credit Card to help fund your vacation and enjoy getting great perks like:

- No Annual Fee
- No Balance Transfer Fee
- 24/7 Fraud Protection
- Zero Fraud Liability
- 24-Hour Roadside Dispatch Assistance
- uChoose Rewards

Check out our Visa Credit Cards at:
nytimescu.org/Loans/Visa-Credit-Cards

*APR = Annual Percentage Rate. Rates on Visa Gold and Visa Classic Credit Cards are fixed.

The Car You Want – *the Loan You Deserve*

Whether heading to work 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.

Low Rate of

4.99% APR*
Up to 72 Months

Take advantage of:

- Flexible terms up to 72 months
- New or used
- 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.





Student Loans

Whether you are an undergraduate, in career training or a graduate student, get money from New York Times EFCU in partnership with Sallie Mae.®

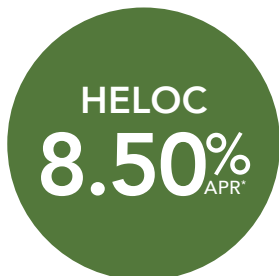
Sallie Mae® student loans are designed for the needs of all types of students.

- Competitive interest rates
- Multiple repayment options
- No origination fees
- No prepayment penalty



Your House. Your Way.

With a Home Equity Line of Credit (HELOC) from NYTEFCU, you can borrow against the equity in your home to help fund renovations, debt consolidation or anything else 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:

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

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.

uChoose Rewards[®]

Earn More With Every Swipe!

SHOP – Use your NYTEFCU debit or credit card to make everyday purchases like gas and groceries.

EARN – Collect points with every purchase. The more you spend, the more you earn.

REDEEM – Redeem those points for travel discounts, brand name merchandise or even gift cards.

To access your Reward Points:

1. Log in to Online Banking
2. Click on your Credit Card account
3. Click on the Continue button
4. Click on uChoose Rewards to enter the website

If you have the debit card, download the UChoose app or visit the website at UChooseRewards.com.



Credit Union *Updates*

Check our website for notices

HOLIDAY CLOSINGS

Labor Day – Monday, September 2, 2024

Columbus Day – Monday, October 14, 2024

Veterans Day – Monday, November 11, 2024

Contact Information

ALL CORRESPONDENCE AND MAIL TO BE SENT TO:

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COLLEGE POINT

1 New York Times Plaza
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