

# TIMES MONEY

# 2026

## HAPPY NEW YEAR

### SYSTEM UPGRADE: COMING SOON!

Over the coming months the NYTEFCU will be undergoing several system upgrades that will allow us to offer new products and services with greater security and enhance the overall member experience.



Updates will be posted on our website at [www.nytimescu.org](http://www.nytimescu.org).

## Reduce your stress!

Turn Your Home's Value into Post-Holiday Cash with a Home Equity Line of Credit starting at 6.75% APR\*.

\*APR = Annual Percentage Rate.

### Give yourself one last gift!

Wrap all of your holiday shopping bills into one affordable payment with a debt consolidation loan up to \$25,000. Rates at 9.00% for 3 years and 9.50% for 5 years.



### Direct Deposit Your Tax Refunds!

Depositing your refund right into your NYTEFCU account(s) is faster, safer and more convenient than waiting for a paper check.

- Access your funds within a few weeks of filing.
- Reduce the risk of fraud and mishandling.
- Eliminate the hassle of visiting a branch to cash or deposit the check.

Under the Refund section of the tax form, simply enter the Routing number (226078117), select either Checking or Savings and input your NYTEFCU account number.



## Be Smart with your Debt

Take advantage of our low-interest VISA® Classic credit card with a balance transfer & manage your debt with less stress and save!

- Low 9.00% APR\*
- No balance transfer fee
- No annual fee

\*APR = Annual Percentage Rate.



## Are you preparing for your retirement?

With our Roth, Educational or Traditional IRA options, we'll help you plan for your future and earn high dividends in the process. Contact us for more details.

### REMINDER:

## The Edison, NJ Branch Has Closed!

However, rest assured that your NYTEFCU is still here for you, our Members.

Members can still access Credit Union services 24/7/365 by:

- ✓ CU-Online (Online Banking)
- ✓ Mobile App (Mobile Banking), including Mobile Deposit
- ✓ COOP ATMs (30,000+ surcharge-free locations)

Need help or have questions on how to use these services, contact us at (212) 354-0351, email us at [info@nytimescu.org](mailto:info@nytimescu.org) or visit our website at [www.nytimescu.org](http://www.nytimescu.org).

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

[www.nytimescu.org](http://www.nytimescu.org)

Email: [info@nytimescu.org](mailto:info@nytimescu.org)

ABA/Routing Number: 226078117 • NMLS #741226

Main Number: 212-354-0351  
Visa Hotline: 800-283-2290  
Mastercard Hotline: 800-992-3808

### Upcoming Holiday Closings:

MLK Jr. Day	Monday, Jan. 19th
Presidents' Day	Monday, Feb. 16th