

TIMES MONEY



THINKING OF BUYING A NEW HOME OR REFINANCING?

Let NYTEFCU help! We offer a wide range of mortgage loans to fit your needs. Take advantage of these great benefits:

- Flexible terms ranging from 10 to 30 years
- Put as little as 5% down
- No prepayment penalty
- Point options available to help secure the lowest interest rate possible

Already have equity in your home? A Home Equity Line of Credit (HELOC) is a smart way to fund a renovation project or cover a major home repair.

- 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 under \$50,000

Call 212-354-0351 for complete loan details!

EDISON BRANCH



Our Edison, NJ Branch will be permanently closing effective December 23, 2025. However, rest assured that your NYTEFCU is still here for you, our Members. You can access your accounts 24/7/365 via these convenient services:

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

Need help or have questions, contact us at (212) 354-0351, email us at info@nytimescu.org or visit our website at www.nytimescu.org.

SAVING has never been SO EASY!

Lock in at 4.15% APY* with our limited-time 6-month Share Certificate offer – now through October 31, 2025.

Minimum deposit of \$500.

New money only!

*APY=Annual Percentage Yield.



ATTENTION HIGH SCHOOL SENIORS: COLLEGE SCHOLARSHIPS ARE AVAILABLE!

Sponsored by the New York Credit Union Association's (NYCUA) and your Credit Union (NYTEFCU), scholarships up to \$1,500 are available for the 2026-27 academic year.

Qualified students must be high school seniors, attend two- or four-year accredited educational institutions or vocational/trade schools for the first time in the fall of 2026 and be NYTEFCU members. For more information and how to apply, please contact Belinda Chung at 212-354-0351 x 9971 or bchung@nytimescu.org.

**Applications are due by
January 9, 2026,
so don't wait!**

Not a member? Join today!



PROTECT AGAINST SCAMS THIS HOLIDAY SEASON!

As the holidays approach, it's important to remember that cybercriminals are experts at taking advantage of the festive holiday spirit. Here are a few tips to help stay protected:

- * Watch out for shopping scams with deals that seem too good to be true and always check for secure payment options.
- * Be cautious of fake charity scams and donate directly to well-known organizations.
- * Never give out debit, credit or gift card numbers over the phone or email.
- * Be wary of delivery scams that ask you to click a link—always track your packages through the official courier website.



Make your holidays a little brighter and your spending a lot smarter!

NYTEFCU's low-rate Visa® Gold credit cards are the perfect gift for your wallet this holiday season.

With the Visa Gold credit card, you can enjoy:

- Low 9.00% APR* Fixed
- No Annual Fee
- No Cash Advance Fee
- No Balance Transfer Fee
- Credit Lines up to \$25,000
- Zero Fraud Liability
- 25-Day Grace Period on all Purchases

Plus, you can earn rewards on every purchase with uChoose Rewards®, making it a little more festive to shop for gifts, travel, or anything else on your list.

*APR = Annual Percentage Rate.

NEW YORK Times EMPLOYEES'
FEDERAL CREDIT UNION

www.nytimescu.org

Email: 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:

Columbus Day	Monday, Oct. 13
Veterans Day	Tuesday, Nov. 11
Thanksgiving Day	Thursday, Nov. 27
Christmas Day	Thursday, Dec. 25
New Year's Day	Thursday, Jan. 1, 2026