

TIMES MONEY

NEW YORK TIMES EMPLOYEES' FEDERAL CREDIT UNION | WINTER 2020



SHARE THE GIFT OF
MEMBERSHIP.
WE ARE HERE FOR YOU.

NEW YORK *Times* EMPLOYEES'
FEDERAL CREDIT UNION

Right For The Times

www.nytimescu.org

Here for You, Always

The COVID-19 pandemic remains a threat to a good many people.

Our dedication to you has not changed, and we will continue to support all your financial needs. Even as the crisis persists, our mission of “People Helping People” has never wavered.

We are proud of our staff for everything they’ve done to support our members from a distance while the pandemic keeps us apart. Please help us help you by staying safe and healthy and continuing to follow all the necessary precautions.

We stand stronger together during this crisis. When you need financial assistance and care, we are here for you – always. Thank you for being our member.

For the most up-to-date information related to our branches and services, please check our website.



Stay Connected to Your Finances

You can bank anywhere, anytime, with our online and mobile banking options! With CU Online Access through your browser and the TouchBanking Mobile App on your smartphone or tablet, you’re able to access your accounts 24/7, whether you’re at home or on the go. Check your balances, view your transactions, transfer and deposit funds, pay your bills and more!

Not enrolled in CU Online Access? Simply visit www.nytimescu.org, go to the CU Online Access tab and click on Not Enrolled? Enroll Today!

Not enrolled in mobile banking? Download the TouchBanking (Fiserv) App from the Apple® App Store or Google Play™ and activate it with our credit union App Code (**NYTIMESCU**). Then, just log in with your CU Online username and password!



If you need any help, please do not hesitate to reach us at (212) 354-0351.

Loans for Every Plan

Take a peek at our other great loan options for all your needs.

FUN LOAN

11.00%
APR*

12-Month Term

LINE OF CREDIT

7.50%
APR*

VARIABLE RATE

Provides overdraft protection

SHARE SECURED LOAN

6.50%
APR*

SIGNATURE LOAN

12.75%
APR*

60-Month Term

SHARE SECURED VISA® CARD

Borrow against funds
in your account

GUARANTEED LOANS**

11.25%
APR*

Must have direct deposit to your
credit union account

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

**You may borrow a second loan, up to \$750 in the same year, once the initial loan is paid in full.

Ready for a New Ride?

Take advantage of our low rates and get preapproved for your next auto loan!

Plus, with the year nearing its end, many 2020 car models will go on clearance, making it a great time to get an affordable, low-rate loan from NYTEFCU for the new car of your dreams. And, if you get pre-approved, you'll know exactly how much you can spend, giving you additional negotiating power at the dealership. Take advantage of:

- Flexible terms up to 72 months
- Low rate of 2.75% APR*
- Convenient automatic payments

Save on used cars with Enterprise Car Sales!

If you're shopping for a used car, we often have special rates on used car loans through our partnership with Enterprise Car Sales! With Enterprise's completely online inventory, you get access to a wide variety of used cars that are all fully inspected and guaranteed by warranty. You may get an additional rate reduction of up to 0.75%. See our website for current Enterprise Car Sales rates!

Apply online at www.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.

CURRENT
AUTO LOANS

2.75%
APR*

Up to 72-month term
Includes tax, title and tags

Enjoy a Stress-Free Winter

Skip Your Loan Payment!

If you need a little extra cash this winter, then Skip-A-Pay can help! For just \$25, you can skip your loan payment and use the money for anything you wish.

To qualify, you must be a member in good standing. If you take advantage of this offer, it extends the loan's term by one month. Interest continues to accrue on the loan balance from the last payment.

Enjoy the holiday season stress-free! To apply, contact us at (212) 354-0351 or visit us at one of our offices.

Make Your Home Work for You

*Home Equity Line of Credit at 2.25% APR**

You've built up equity in your home over the years ... access that money with a Home Equity Line of Credit (HELOC)!

Cover anything you need – consolidate debt, renovate your house, pay for a wedding and more.

A HELOC is similar to a credit card, but comes with a much lower rate and a higher credit limit. Like the available balance on your credit card, you can use the full amount of your HELOC or borrow against it in smaller increments, and you will pay only on the amount you borrow.

LOW RATE OF
2.25%
APR*
(Prime minus 1%)
for the first 12 months; adjustable rate of Prime thereafter

Experience the benefits of a HELOC from NYTEFCU:

- Loan amounts from \$10,000 to \$250,000
- Low rate of 2.25% APR* (Prime minus 1%) for the first 12 months; adjustable rate of Prime thereafter
- Easy access during the 10-year draw period with a repayment term of 20 years
- No closing costs for loans under \$50,000

Make your home work for you today! Call (212) 354-0351 for complete loan details.

*APR=Annual Percentage Rate and is subject to change. Rate based on current Prime minus 1% 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. Offer good until 12/31/2020. Contact the credit union for more information.



Share the Credit Union Love

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!

Make the Season Bright

We know you have a lot on your plate this year, between juggling gifts and treats and worrying about bills. We want to help! NYTEFCU offers a variety of options to add a bit more joy to your holidays.

- Visa® Card – Make all your holiday purchases with rates as low as 9.00% APR*
- Visa Gift Card – Give the gift of money to someone in your life
- Holiday Loan – Afford more special trips, gifts, etc., with rates as low as 11.25% APR*

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

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Contact Us

As always, we are here for you when you need us the most. We are available by phone, Monday through Friday, from 9AM to 4PM. The Flushing NY and the Edison NJ offices are open regular hours for in-person transactions.

Credit Union *Updates*

Effective December 1, 2020 – Dormant Account Fees will be assessed \$5.00 per month. Please contact us to activate your account.

HOLIDAY CLOSINGS

Thanksgiving Day – Thursday, November 26, 2020

Friday, November 27, 2020 – Telephone Hours only, 9AM to 4PM, call (212) 354-0351

Christmas Eve – Thursday, December 24, 2020, at 2PM

Christmas Day – Friday, December 25, 2020

New Year's Eve – Thursday, December 31, 2020, at 2PM

New Year's Day – Friday, January 1, 2021

Contact Information

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

All correspondence and mail to be sent to: 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

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