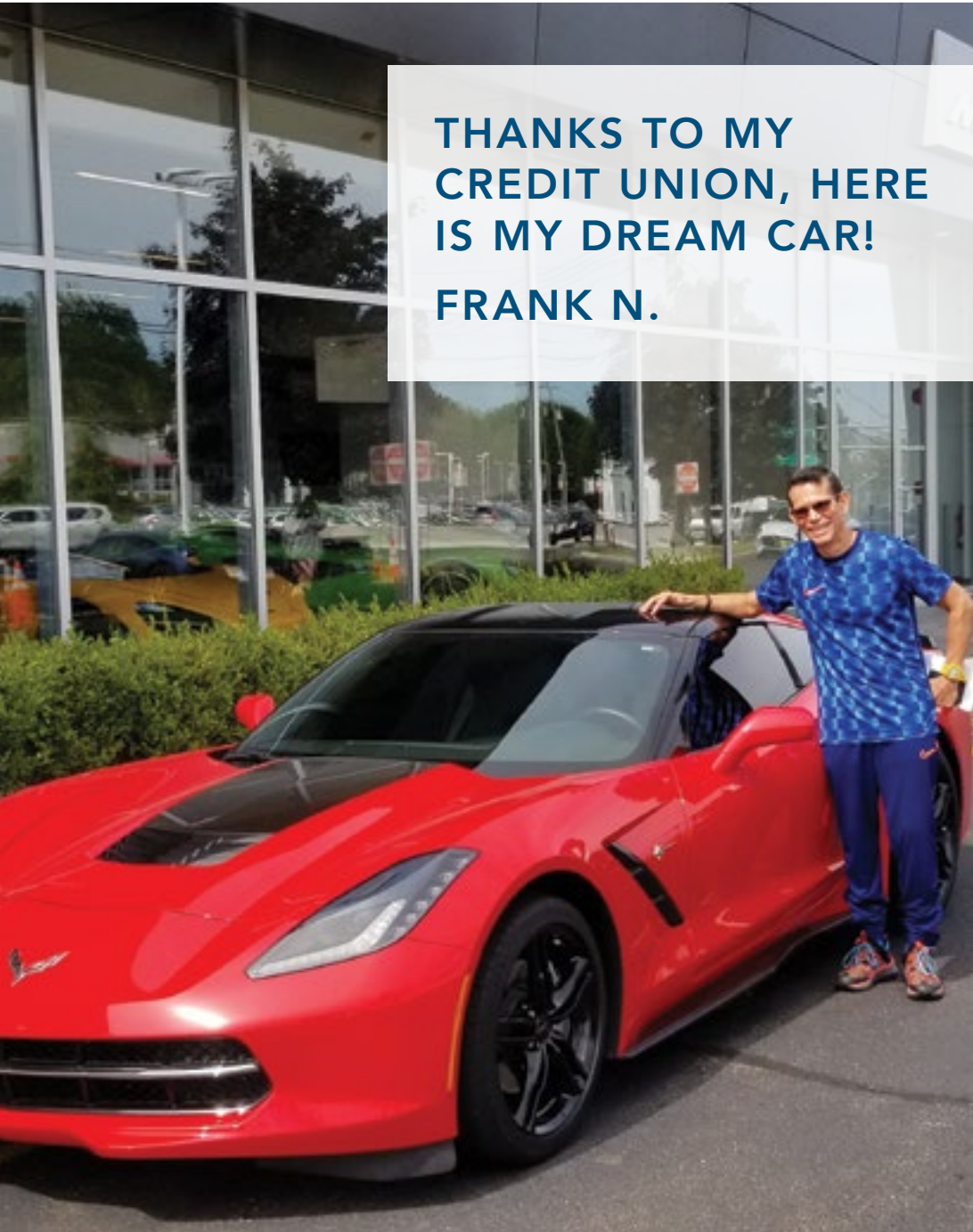


# TIMES MONEY

NEW YORK TIMES EMPLOYEES' FEDERAL CREDIT UNION | FALL 2019

THANKS TO MY  
CREDIT UNION, HERE  
IS MY DREAM CAR!  
FRANK N.



NEW YORK *Times* EMPLOYEES'  
FEDERAL CREDIT UNION

# Time for an upgrade?

**Now's a great time to get preapproved for your next auto loan and save on a new vehicle.**

With 2019 nearing its end, many 2019 car models will go on clearance. This makes it the perfect time to get a low-rate loan from NYTEFCU and get that vehicle you've had your eye on all year. With our quick and easy pre-approval process, you'll know exactly how much you can afford – and you'll be in the best position to negotiate for your dream machine at the dealership. Enjoy:

- Flexible terms up to 72 months
- Low rate of 2.25% APR\*
- Convenient automatic payments

CURRENT  
AUTO  
LOANS  
**2.25%**  
APR\*

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

## Shopping for a used car?

**Check out Enterprise Car Sales!** Through our partnership with Enterprise Car Sales®, we often have special rates on loans that are even lower than our already low rate, plus you get access to quality, certified used cars. You may get an additional rate reduction of up to 0.75%. See our website for current Enterprise Car Sales rates!

Get ready to hit the road – an NYTEFCU auto loan will remind you how much fun driving can be! **Apply online at [www.nytimescu.org](http://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.

## Play Your Card Right

Enjoy easy shopping year-round with a credit card that comes with lower rates than most other cards. You won't pay exorbitant fees – and you won't be surprised by any fine print.

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

Plus, you can easily apply online, right from the comfort of your own home! **Apply online today at [www.nytimescu.org](http://www.nytimescu.org) or call (212) 354-0351 for details.**



*Visa Gold Card*

*Visa Classic*

**9.00%**  
APR\*

**11.00%**  
APR\*

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

# Resolve to Save More

This time of year can sometimes put a strain on your budget, but we're here to help you stick to your savings goals. Whether it's preparing for retirement or preparing for next season, it's always a good time to resolve to save more.

- **Money Market:** Earn a higher return on your money without some of the risks associated with the stock market.
- **Share Certificates:** Keep your money secure while it earns a competitive dividend for a set period of time.
- **Club Accounts:** Simply and easily put money aside for any future goal. After accumulating the savings all year, you have the option to have the funds transferred into your Share account automatically during the first week of October.
- **Individual Retirement Account (IRA):** With high dividends through a Roth, Educational or Traditional IRA with the credit union, we'll help you plan for your future.



## Make the Holidays a Little Greener *Skip Your Loan Payment!*

Skip-A-Pay is the perfect solution for you! For just \$25, you can skip your loan payment and keep your money to use as 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.

Get more joy out of the holiday season with more green in your pocket! **To apply, contact us at (212) 354-0351 extension 118 or 117 or visit us at one of our offices.**

## Guaranteed Loans

Build your credit with a Guaranteed loan from NYTEFCU.

- Borrow up to \$750
- 6 or 9 month term
- Now available twice per year!
- Direct deposit required

**We're on your side. Apply online at [www.nytimescu.org](http://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. You may borrow a second loan, up to \$750 in the same year, once the initial loan is paid in full. Must have direct deposit to your credit union account.

# 11.25% APR\*





## Congratulations, Students!

Congratulations to the winners of our 2019 college scholarships! We're proud to support our students.

Casey B.  
Nariah G.  
Seneca P.

Elizabeth C.  
Kelly P.  
McKenna S.

Toni C.  
Gaurav P.

Are you a current high school senior going to college next year? Contact us at (212) 354-0351 ext. 121 or see our website for details.

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## Our Loans Hit All the Right Notes

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

### → LINE OF CREDIT

- 9.25% APR\* Variable Rate
- Provides overdraft protection

### → SIGNATURE LOAN

- 12.75% APR\*
- 60-month term

### → SHARE SECURED LOAN

- 6.50% APR\*

### → SHARE SECURED VISA CARD

- Borrow against funds in your Savings

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

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## Stay Safe While Shopping Online

*Follow these quick tips to protect yourself from fraud while you complete your shopping:*



- **ONLY shop from home.** Don't do your online shopping from the local café or other public places. These open networks are easier targets for identity thieves to hack into your computer.
- **Click carefully.** Before you click on email links, be sure of where they lead. Scam emails can look just like the real ones from your favorite stores. Your safest bet is to manually navigate to your favorite retailer's website.
- **Know the merchant.** If you haven't done business with a merchant before, look for online reviews, or use an aggregator like Amazon.com.

→ **Keep an eye out.** Make sure to check your account and credit card statements regularly. If you have questions about a transaction or suspect fraud, call the financial institution immediately.

→ **Sign up for NYTEFCU debit card alerts** by clicking on the banner on our website.

→ If your card is **lost or stolen**, call (800) 523-4175 for Mastercard® debit or (800) 299-9842 for Visa® credit card.

→ **Contact us when traveling.** Call (212) 354-0351 or email us at [info@nytimescu.org](mailto:info@nytimescu.org).





## Discover the Power of Your Home

*With the equity you've built up in your home over the years, you could be sitting on a lot of money – access it with a Home Equity Line of Credit!*

Consolidate debt, renovate your house, pay for a wedding – anything you need, a HELOC can cover it.

A HELOC is a great alternative to a credit card. 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. However, HELOCs also come with much lower rates and higher credit limits than credit cards.

### **Experience the benefits of a HELOC from NYTEFCU:**

- Loan amounts from \$10,000 to \$250,000
- Low adjustable rate of Prime (5.00% APR\*)
- Easy access during the ten-year draw period with a repayment term of 20 years
- No closing costs for loans under \$50,000

**Discover the power of your home today! Call (212) 354-0351 ext. 112 for complete loan details.**

\*APR=Annual Percentage Rate and is subject to change. Rate based on Prime Rate plus zero percent 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.

## Credit Union *Updates*

### **DORMANT ACCOUNTS**

Dormant account monthly fee of \$5 implementation effective September 30, 2019. Please make a transaction annually to activate your account.

### **HOLIDAY CLOSINGS**

Columbus Day – Monday, October 14, 2019  
Veterans Day – Monday, November 11, 2019  
Thanksgiving Day – Thursday, November 28, 2019  
Christmas Day – Wednesday, December 25, 2019

# Contact Information

All correspondence and mail to be sent to:

## **NEW YORK CITY OFFICE**

620 8th Ave, FL 28

New York, NY 10018-1618

Hours: Monday – Friday 9AM to 4PM  
(212) 354-0351 • Fax: (212) 921-0385

## **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](http://NYTIMESCU.ORG)

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

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