

# TIMES MONEY

NEW YORK TIMES EMPLOYEES' FEDERAL CREDIT UNION | **SUMMER 2020**



**WE ARE HERE FOR YOU**

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

*Right For The Times*

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

# Together, We Are Strong

*The COVID-19 pandemic is an unprecedented event that's affected us all.*

We've spent the last few months working hard to make sure our members receive the financial assistance and care they need during this crisis. We want to take this time to thank our staff for everything they've done to help our members and promote health and safety while the pandemic keeps us apart. We couldn't be prouder of our team.

Throughout this crisis, we have seen people from everywhere helping and supporting each other time and time again. With this charity, community, and kindness, we remain positive that we will get through this and stand stronger together. Brighter days are ahead of us.

We are here to serve you and your financial needs through good times and bad. Please stay safe and healthy, and thank you for being our member.

## *Loans for Anything You Need*

Take a peek at our 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\*

### SHARE SECURED VISA® CARD

*Borrow against funds  
in your account*

### GUARANTEED LOANS\*\*

**11.25%**  
APR\*

*Must have direct deposit to your  
credit union account*

\*\*You may borrow a second loan, up to \$750 in the same year, once the initial loan is paid in full. \*APR=Annual Percentage Rate. This is not a guarantee of credit. An application for credit is required. Rate is subject to change without notice.



# Bank on Your Own Time

Now more than ever, it's important to be able to bank no matter where you are. When you're short on time or simply can't make it to the branch for whatever reason, we make it easy to still manage your finances. You can access your accounts anytime, anywhere, with our remote services.

## Online Banking

Right from [www.nytimescu.org](http://www.nytimescu.org), you can manage your accounts anywhere you have internet access. You don't even have to leave the couch! With online banking, you can:

- Check your balances
- Pay your bills with CheckFree
- Send money to people with PopMoney®
- View your eStatements
- Make transfers between accounts
- Transfer to external accounts
- Pay your Visa®, and more



## Mobile Banking

You can use your smartphone to bank, too! Just download the TouchBanking (Fiserv) app, activate the app with our credit union App Code (NYTIMESCU), and log in with your online banking username and password. Then, you'll have a fast, easy, and secure way to bank.

## Mobile Deposit Capture

With Mobile Deposit Capture, it's possible to deposit your checks into your account without ever stopping by a branch! All you have to do is endorse the check and include "Mobile deposit to NY Times EFCU" and the current date, then snap a photo of the front and back with your smartphone. It's fast, easy, and secure, and you can enroll through online banking!

## Apply for a Loan

If you need a loan, you can quickly apply right from our website. Simply go to the Loans tab or look under the Quick Links section and click on Apply for a Loan to get started.

**Visit [www.nytimescu.org](http://www.nytimescu.org) today to start taking advantage of our remote services. If you have any questions, please call (212) 354-0351.**

# Play Your Cards Right

At NYTEFCU, our credit card rates are lower than most other cards. You don'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*

**9.00%**  
APR\*

*Visa Classic*

**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.

# Home Loans Designed Around You

When you're looking for a new home or getting ready to build, you deserve a home loan as unique as your situation. Our flexible, low-rate mortgages are designed around you, so you can be sure the home you love comes with a loan you can afford.

- Low fixed and variable rates
- Terms up to 30 years
- Finance up to 80% of the home's purchase price or its appraised value
- No prepayment penalties

Already own a home you love? You can refinance your mortgage from another lender and save money by lowering your rate or shortening your term!

**Get a loan designed around you with a NYTEFCU mortgage. Stop by or call us to apply today at (212) 354-0351, ext. 112.**

Private Mortgage Insurance is required for all purchase and refinance loans where over 80% of the value of the property is financed. Mortgages are available on one to four owner occupied homes and condos in NY, NJ, CT and PA.

# Hit the Road With a New Car!

From desired upgrades to lifestyle changes, there are many reasons you may need a new car. And when you need an affordable auto loan, turn to the lender you can trust. We'll help you find the financing solution that works for you.

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

## **Looking for a used car? Save with Enterprise Car Sales!**

Enterprise Car Sales® has a huge inventory of used cars that are all fully inspected and guaranteed by warranty, and since it's all online, you don't have to go from dealer to dealer. Plus, through our partnership with Enterprise Car Sales, we often have special rates on loans that are even lower than our already low rate. 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](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.



**CURRENT  
AUTO LOANS**

**2.25%**  
APR\*

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

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

*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 (HELOC)!*

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. Also, HELOCs 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 rate of 2.25% APR\* (Prime minus 1%) for the first 12 months; adjustable rate of Prime thereafter
- 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 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.

## Brighten Your Summer With Some Extra Cash

### **SKIP YOUR LOAN PAYMENT!**

Need a little extra cash this month? NYTEFCU will let you skip your loan payment for a minimal charge of \$25!

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.

**You will be able to spend the money that would have been applied to your loan payment on anything you wish! To apply, contact us at (212) 354-0351, or visit us at one of our offices.**

## Credit Union *Updates*

### **HOLIDAY CLOSINGS**

Labor Day – Monday, September 7, 2020

Columbus Day – Monday, October 12, 2020



# Contact Information

## **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

**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

Routing and Transit Number: 226078117

Website: [NYTIMESCU.ORG](http://NYTIMESCU.ORG)

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

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