

TIMES MONEY



THERE'S STILL TIME TO CONTRIBUTE TO YOUR 2024 IRA

If you'd still like to make additional contributions to your 2024 IRA, **you have until April 15th, 2025**, to do so. Whether you simply want to save more for retirement or potentially reduce your tax bill, now is the time!



Start your spring clean-up with a Home Equity Line of Credit

Now that the weather is warming up and our thoughts are turning to spring clean-up and improvement projects, this is the best time to put the equity in your home to good use.

With a Home Equity Line of Credit (HELOC) from NYTEFCU, you can borrow up to your full amount or in smaller increments and pay only on the amount you use.

Experience the benefits:

- 7.50% APR*
- 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 \$50,000 and under

Use your HELOC to pay for home repairs, upgraded landscaping, a new deck, or whatever else you need!

Call (212) 354-0351 for complete loan details.

*APR=Annual Percentage Rate, subject to change at any time. Rate is variable, based on the Prime Rate as published in the Wall Street Journal. Borrow up to 80% of the equity in your home, less any balance on a first mortgage. Available on homes in NY, NJ and CT only.

Share the benefits of membership

WITH FAMILY & CO-WORKERS

Help us spread the word about membership to NYTEFCU, and let your co-workers and family members know how much they can save on their financial services. Like you, they will enjoy the privileges of being a member/owner!

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

www.nytimescu.org

Let us put you behind the wheel...

Looking for a new car? Let us help! We offer affordable and flexible terms with no application fees or pre-payment penalties. You can buy a vehicle with no money down since we offer up to 100% financing (plus tax and license, registration and dealer preparation fees) on new and used vehicles.

NEW AUTO
4.74% APR*

USED AUTO
4.99% APR*

*APR=Annual Percentage Rate

Tired of the Hassle of In-Person Check Deposits?

Our mobile banking app empowers you to deposit checks anytime, anywhere. Just grab your smartphone and snap a few photos – it's that easy! By using our mobile check deposit feature, you can experience hassle-free banking. Save time, increase security, and enjoy the convenience of banking at your fingertips. Just log into our mobile banking app and tap "Deposit" to get started.

New to mobile banking? Download our app from your app store today and log in using your online banking credentials.




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GET YOUR TAX REFUND FASTER WITH DIRECT DEPOSIT!

If you are due a refund after filing your Federal or State tax return, be sure to take advantage of the direct deposit option and get your money faster.

Simply check this option within your tax software or on your self-completed form, or tell your tax preparer you'd prefer to direct deposit any refunds. You'll just need to provide your account number and our **routing number: 226078117**. It's that easy!

BEWARE OF SCAMS

When it comes to your finances, it's important to watch out for scams. These can take the form of phishing emails hoping you'll click a link to callers posing as banking or government officials. You might also find them trying to trick you out of information on social media. Be wary!



If someone claims there's a problem with your account, go to the official website by typing the address or hang up and call the business back at an official number. Chances are that your account is fine, and you just saved yourself from a scam.

Fee Schedule *Effective May 1, 2025*

This notice of change is an itemization of fees that may apply to your account. The New York Times Employees' Federal Credit Union is a not-for-profit cooperative. These fees are applied to members' accounts where the service provided is an operating expense to the credit union. Our fee and service charges remain extremely competitive. We hope that you will always look to your credit union for all your financial needs.

GENERAL SERVICES			
Membership Fee (Minimum Bal. \$25.00)	FREE	Copy of Paid Item (Share Draft, Money Order & CU Check)	\$5.00
Share Account Below Minimum	\$5 per month	Stop Payment	\$10.00
Dormant Account Fee (1)	\$2 per month	Stop Payments (Range)	\$25.00
		IRA Administrative Fee	\$20.00 annual
ADDRESS CORRECTION		IRA closure before age 59 ^{1/2}	\$25.00
Member Advice	FREE	DEBIT/ATM TRANSACTIONS	
Post Office Advice	\$3.00	Cash Withdrawals over 8 per month	\$1.00 each
Statement Copy	\$5.00 per statement	Balance Inquires over 4 per month	\$1.00 each
TRANSACTION SERVICES		Replacement Debit/ATM Card	\$5.00
Mail Deposits (2)	FREE	Expedited Replacement Debit/ATM Card	\$60.00
Automated Transfer to cover NSF (From Savings)	\$2.00	MISCELLANEOUS ITEMS	
Wire Transfer (Domestic)	\$20.00	VISA Credit Card Annual Fee	FREE
Wire Transfer (International)	\$45.00	Expedited VISA Credit Card Replacement	\$60.00
ACCOUNT SERVICES		VISA Return Payment Fee	\$25.00
Returned Item Fee	\$28.00	VISA Late Payment Fee	\$25.00
Deposited Item Returned	\$28.00	Notary Public (3)	FREE
Courtesy Pay Fee	\$33.00	Account Research	\$25.00 per hour
Certified Share Draft	\$8.00	Account Verification Fee	\$25.00
Share Draft/Check Printing	Price Varies	Tax Levies, Restraining Notices, Information Subpoena	\$25.00
Money Market/Check Printing	Price Varies	Express Mailing (FedEx)	\$15.00 minimum
Money Order	\$2.00	Skip-A-Loan Payment Fee	\$25.00 per Loan
Certified Credit Union Check	\$10.00	Visa Gift Cards	\$3.95
CU Check Payable to 3rd party	\$3.00		
Business Checking	\$10.00 per month		

(1) Account inactive for over 2 years.

(2) Deposit Receipts are mailed only upon request.

(3) Notary Public service (620 Eighth Avenue & Edison Office).

Fee and service charges are subject to change without prior notice.

Privacy Policy

The New York Times Employees' Federal Credit Union is owned by its members and monitored by a board of directors you have elected, so you may be confident that your financial privacy is a top priority for us. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (212) 354-0351.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you in order to complete your transactions and provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide such products and services.

Under these agreements, we may disclose all of the information we collect, as described here, to companies that perform marketing or other services on our behalf, or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit use of the information that we provide.

We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect And Disclose About You

We collect and may disclose non-public personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms
- Information about your transactions with us or with others
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under circumstances as permitted or required by law. These disclosures

typically include information used to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you terminate your membership with the New York Times Employees' Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

Locations

ALL CORRESPONDENCE AND MAIL SHOULD BE SENT TO THE NEW YORK CITY OFFICE

NEW YORK CITY OFFICE

620 8th Ave, FL 28
New York, NY 10018-1618

Office Hours:

Tuesday – Thursday 9AM to 4PM

Telephone Hours Only:

Monday & Friday 9AM to 4PM

Phone: (212) 354-0351

Fax: (212) 921-0385

EDISON, NJ

91 Fieldcrest Ave, Ste A21
Raritan Plaza II
Edison, NJ 08837-3662

*(Located in the Northeast
Carpenter Funds Bldg.)*

Office Hours:

Monday – Friday

9AM to 4PM

Phone: (732) 603-4105

Fax: (732) 603-4113

COLLEGE POINT

1 New York Times Plaza
Flushing, NY 11354-1200

Office Hours:

Monday, Tuesday, Thursday & Friday
9AM to 3PM

Wednesday 9AM to 8PM
(Closed 4-5PM)

Phone: (718) 281-7151

Fax: (718) 281-7085



www.nytimescu.org

Email: info@nytimescu.org

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HOLIDAY CLOSINGS

Memorial Day
Monday, May 26th

Juneteenth
Thursday, June 19th

Independence Day
Friday, July 4th

