

TIMES MONEY



**COMING THIS
SEPTEMBER**



Zelle®

Zelle® is a fast and easy way to send and receive money with friends and family, right from our mobile banking app. All you need is their email address or U.S. mobile number.

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Jump-Start Your Spring Clean-Up with a Home Equity Line of Credit!

Spring is here, the weather's warming up, and it's the perfect time to refresh, repair, and re-energize your home. Turn your spring project list into reality by putting your home's equity to work.

With a Home Equity Line of Credit (HELOC) from NYTEFCU, you get flexible, affordable financing. Borrow up to 80% of your home's appraised value minus the balance of your first mortgage.

Why homeowners love our HELOC:

- Low adjustable rate of Prime + 0% for the life of the loan.
- Generous loan amounts from \$10,000 to \$250,000.
- Easy access to funds during a 10 year draw period, plus a comfortable 20 year repayment term.
- No closing costs on loans \$50,000 and under. If your loan is over \$50,000, NYTEFCU will pay the first \$500 of your closing costs.

From essential home repairs to upgraded landscaping, a brand new deck, or a full spring refresh—a HELOC gives you the power to make it happen.

Call (212) 354-0351 for complete details.

*APR – Annual Percentage Rate, subject to change at any time. HELOC rate is variable, based on Prime Rate as published by 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.

Put yourself in the driver's seat this spring

Shopping for a new car? Enjoy affordable, flexible financing with no application fees and no pre-payment penalties.

**Apply now and we'll give you a
\$50 GAS Credit to help you hit the road.**

**NEW
AUTO LOAN**

4.49% APR*

**USED
AUTO LOAN**

4.74% APR*

NEW YORK Times EMPLOYEES'
FEDERAL CREDIT UNION

www.nytimescu.org

Brighten your spring and *boost your buying power*

Step into the season with NYTEFCU's low rate VISA® Gold credit card—the smart, rewarding way to refresh your spending. With unbeatable rates and zero hidden fees, it's the perfect time to upgrade your wallet and make every purchase feel like a win.

Enjoy powerful perks:

- **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**

And the best part:

Earn rewards on every swipe with uChoose Rewards®. From spring getaways to everyday essentials, your purchases can bloom into something even bigger.

APR – Annual Percentage Rate, subject to change at any time.
Visa is a registered trademark of Visa International Service Association.
uChoose Rewards is a registered trademark of Fiserv, Inc.



SYSTEM UPGRADE COMING JUNE 2!

We're excited to bring you new products, and improved services designed to elevate your overall member experience.

Stay tuned for updates!

Visit nytimescu.org for the latest information as it becomes available.



THERE'S STILL TIME TO CONTRIBUTE TO YOUR 2025 IRA



You still have until **April 15, 2026**, to make additional contributions to your 2025 IRA. Whether you're looking to boost your retirement savings or take advantage of potential tax benefits, this is the perfect moment to make your next move.

Get Your Refund Faster with Direct Deposit



Expecting a refund from your Federal or State return? Choose direct deposit and receive your money sooner.

Just select the direct deposit option in your tax software or on your paper return—or let your tax preparer know you'd like your refund deposited directly. Provide your NYTEFCU account number and our routing number 226078117, and you're all set.

BEWARE OF PHONE SCAMS

Your phone rings and you see NYTEFCU's name in the caller ID, what should you do?



DO NOT ANSWER.

It's possibly a scam in which the caller is using caller ID 'spoofing,' where they use technology to disguise the number they are calling from and make it look like the name and number of a legitimate financial institution. This scam is designed to trick you into divulging important information that could be used to drain your accounts or sold to crooks.

WHAT TO KNOW:

- **Financial institutions won't call unexpectedly** to ask for your account number, password, or PIN. Never share them.
- **If something feels off, hang up.** Call the number on the back of your card or visit our website for a direct number. Explain what happened and confirm if there's an actual issue with your account.
- **Scammers also use email and text.** Don't click links or call numbers included in suspicious messages claiming to be from NYTEFCU.

Staying alert to these warning signs helps protect your accounts from fraud.

Fee Schedule *Effective April 1, 2026*

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	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.

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

HOLIDAY CLOSINGS:

Memorial Day
Monday, May 25th

Juneteenth
Friday, June 19th

Independence Day (Observed)
Friday, July 3rd

TAP TO PAY WITH YOUR NEW CONTACTLESS VISA® CREDIT CARD AND/OR CONTACTLESS MASTERCARD® DEBIT CARD.

Use anywhere you see the **contactless card symbol!**



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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

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Fax: (212) 921-0385

COLLEGE POINT PLANT

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

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