

| Spring 2018

Times Money

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NEW YORK TIMES EMPLOYEES' FEDERAL CREDIT UNION

Take Time to Enjoy The Spring Loan Deals.

Spring is here and your best deals on loans are in bloom.

- Home Equity Loans
- Auto Loans
- Mortgages
- Credit Cards
- And More!

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

Right For The Times

www.nytimescu.org

Spring Into A New Car!

A new car can make springtime driving a breeze.

Save money on your next new or used car with affordable financing options from NYTEFCU. We offer extended terms to make payments manageable, and you can save every day with our excellent low rates. Before you go shopping, call to get a pre-approved loan and get a better deal.

Refinance and Save

If you have a car loan from another lender at a higher rate, we can help you to save with a fast, easy refinance.

Hurry, Apply today.

Call us at (212) 354-0351 or visit www.nytimescu.org for our online application. Click on Apply for a Loan under Quick Links.

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



AUTO LOANS

1.99% APR*

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

Move In, Move Up

Our Low-Cost Mortgages Make Buying A Home Easy.

Whether you're buying your first home, ready to build, or downsizing, we can help with an affordable mortgage.

- Low fixed and variable rates
- Terms to 30 years
- Finance up to 95% of the home's purchase price or its appraised value
- No prepayment penalties

You can also refinance a mortgage from another lender and could save money by lowering your rate or shortening your term.

Call us to Apply Today at (212) 354-0351 (Ext. 112)

Private Mortgage Insurance is required for all purchase and refinanced loans where over 80% of the value of the property is financed. Mortgages are available on 1 to 4 owner-occupied homes and condos in NY, NJ, CT and PA.



Home Equity Loans Can Make It Happen

If you're looking to make home improvements, take a dream vacation, or refinance other debt into one lower monthly payment, a Home Equity Line of Credit may be your best solution.

- Lines of \$10,000 to \$50,000
- Borrow up to 80% of your available equity**
- **No closing costs** on loans up to \$50,000
- Higher credit limits available – up to \$250,000

**HOME EQUITY
LINE OF CREDIT**
4.75% APR*
(Current Prime Rate)

Call us to Apply Today at (212) 354-0351

*Adjustable Rate Home Equity Line of Credit up to \$50,000. Current loan rates are subject to change without notice. Contact the credit union for additional information. Available on homes and condos in NY, NJ and CT. **Borrow up to 80% of the appraised value minus the balance of the first mortgage.

Debit Card Alerts Protect You

We all love the convenience of using our NY Times EFCU Debit Card, but we want you to keep your information safe and secure. Debit Card Alerts can help reduce fraud by sending messages when selected transactions occur.

You can set alerts for these transaction types and dollar amounts:

- Purchases over a selected amount
- Online purchases
- International purchases
- Declined purchases

You can also adjust your alert preferences anytime. Learn more and sign-up at www.nytimescu.org.

Click on the Debit Card Alerts banner or call (212) 354-0351 and we will help get you started.

It's Not Too Late for a Fun Loan!

Hurry, here's your chance to take advantage of our Fun Loan. Now is the perfect time to get moving on your spring to-do list.

- **11.0% APR***
- **12-Month Term**
- **Borrow up to \$25,000**

Apply today at www.nytimescu.org or call (212) 354-0351.

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



So Long, High Credit Card Rates.

Transfer credit card balances to NYTEFCU and save!

Your NYTEFCU Visa Card is the convenient way to pay for purchases. Accepted worldwide and everywhere online, you'll get the convenience you need at a great low rate. Check the rate you are paying on your other credit cards and you'll find we are lower than most banks or department store cards.



VISA GOLD CARD
9.00% APR*
Limits to \$25,000

VISA CLASSIC
11.00% APR*
Limits to \$10,000

If you're carrying balances from other high-rate cards, transfer those balances today. There are no fees to make the transfer, and you'll start saving right away with one low monthly payment.

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

Make the switch and start saving! Apply online at www.nytimescu.org or call (212) 354-0351.

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



Need a Payment Break?

Skip-a-Payment and pocket some extra cash

Take a break from your monthly loan payment – and free up your cash. For only \$25 per loan, you may choose to skip a loan payment. Call us at (212) 354-0351 for more information.

Skip-a-Payment may only be used twice in a calendar year, and not consecutive months. Not valid on credit cards and real estate loans.



Guaranteed Loan

- Borrow \$750
- 6 or 9-month term
- Now available twice per year!

Call us at (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 \$750 in the same year, once the initial loan is paid in full.



Welcome New Credit Union Members!

We'd like to welcome Consumers Union Employees FCU and Transfiguration Manhattan FCU members to our New York Times Employees' Federal Credit Union family. We look forward to providing you with the same personal service you've enjoyed, along with an expanded list of financial products and services.

Membership - Helping To Improve Lives.

The New York Times EFCU was founded to improve the lives of our members. We are here to provide you with a variety of financial products and services designed with your best interest at heart. Whether you are looking for low-interest loans or the latest in 24/7 money access services, we want to be your financial institution of choice.

Our "member-first" philosophy remains one of our core values, and we are truly grateful for your support and loyalty. We continually strive to exceed your expectations and to help you meet your personal financial goals. We will continue to focus on finding ways to save you time and money to make your life easier.

Here's what a few members have to say about their credit union. We hope that you feel the same way too.

Member Testimonials

"For more than 40 years, I have had friends in high places — at the New York Times Federal Credit Union. Rather than using an impersonal commercial bank, I have always been able to turn to people I knew by name for my banking needs. I have happily used almost every service offered by my credit union, from checking, traveler's checks and share secured loans to a very low-interest credit card to the mortgage that helped me buy my tiny vacation home in the Catskills. They have helped me send money to friends and relations overseas. And if I ever have a problem, from a lost credit card to a suspicion of fraudulent charges, there is a friendly voice on the other end of the phone to help me out. I now do 90 percent of my banking with the credit union. My initial deposit, made the week I joined the paper, was the best \$25 I ever spent."

– Claiborne R

"I have been a member of the New York Times Credit Union for over 30 years. It is my only bank and it is in the building where I work. The staff is friendly, courteous and helpful. I go to the credit union usually once a day and I am greeted like family."

– Kevin R

A Few of the Benefits of Membership.

- Mobile Banking and Free Online Bill Pay
- Mobile Deposit Capture
- eStatements
- Free Notary Service
- Visa Gift Cards
- Wires Transfers and Foreign Currency
- Discount Movie Tickets
- Lower Loan Rates
- Fewer Fees
- And More!

Contact Information

New York City Office

All correspondence and mail to be sent to

620 Eighth Avenue, 28th Floor
New York, New York 10018

(212) 354-0351 • Fax: (212) 921-0385

(888) NYTEFCU *(outside NYC and Long Island)*

Edison, NJ Office

75 Fieldcrest Avenue, Ste A21
Raritan Plaza II

Edison, New Jersey 08837

(Located in the Northeast Carpenter Funds Bldg.)

(732) 603-4105 • Fax: (732) 603-4113

College Point Office

One New York Times Plaza
Flushing, New York 11354

(718) 281-7151 • Fax: (718) 281-7085

Holiday Closings

Memorial Day Monday, May 28, 2018	Independence Day Wednesday, July 4, 2018
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