

# TIMES MONEY

## NEW & USED AUTO LOANS

Rates as low as 4.74% APR\*

Hoping to get your hands on a new vehicle to cruise around in this summer? We can help you realize that wish with our great rates and practical repayment plans. Go fully armed when shopping for your dream machine with pre-approved financing. This will give you the power to negotiate the best price for your vehicle!



Tired of your high rate loan from another lender? Come see us about refinancing that loan. Start enjoying the savings immediately.

Hooked on your ride but the lease is about to expire? You too can benefit from our low rates and flexible repayment plans by applying for a used auto loan.

\*APR=Annual Percentage Rate.

Float by YOUR NEXT  
LOAN PAYMENT WITH  
A SUMMER Skip-A-Pay.

Give your wallet a break &  
make more opportunities  
for summer memories.

Skip next  
month's loan  
payment for  
just \$25.

\*A \$25 per loan fee will be applied at the time the request is processed. By accepting this offer, you agree and understand that Finance Charges will continue to accrue at the rate provided in your original loan agreement during and after the Skip-A-Pay period. Mortgages and lines of credit are ineligible for this offer. Loan must be in good standing.



## SUMMERTIME SAVINGS!

With a **SUMMER FUN LOAN** from the NYTEFCU you can easily afford to go on vacation, send your kids to camp, or simply consolidate your high-interest credit card debt into one low payment.

Loans starting at **9.90% APR\***

\*APR=Annual Percentage Rate.

### Traveling this Summer?

Please be sure to let us know when you plan to travel abroad this summer so that the NYTEFCU enhanced debit and credit card fraud detection systems may be updated to ensure that you have uninterrupted access to your money while you are away. Just let us know of your:

- ▶ **Destinations** – specific locations where you plan to use your card.
- ▶ **Dates of travel** – the start and end dates of your travels.
- ▶ **Contact information** – confirm that we have up-to-date contact information if it becomes necessary to reach you.

**Call us at 212-354-0351 to ensure  
uninterrupted service.**

## Convenient Summertime Services

(Services are available all year round!)

### 24/7 ONLINE BANKING

- Check your account balances
- Review transaction histories
- View copies of cleared checks
- Transfer money between NYTEFCU accounts
- Transfer money to and from external accounts at other financial institutions
- Make loan or Visa® payments
- Download your account information

### 24/7 ONLINE BILL PAYMENT

- No more envelopes to address, stamp, and mail
- Save yourself time and money
- Pay your bills anytime from anywhere
- Schedule payments up to a year in advance
- Make single or recurring payments

### 24/7 MOBILE BANKING

- Anything you can do online, but in the palm of your hand or right from your tablet
- Check deposits are as easy as taking a picture and a few taps

### E-STATEMENTS

- Safer and more secure than paper statements
- Statements are available by the second business day after month end
- View, print or save your statements onto your PC

### MASTERCARD® DEBIT REWARDS CARD

- Make purchases wherever you see the Mastercard logo
- Earn uChoose Rewards® points with every swipe
- Obtain cash withdrawals, transfer funds between accounts, or make balance inquiries

**For more information, give us a call at 212-354-0351, email us at [info@nytimescu.org](mailto:info@nytimescu.org), or visit us at one of our three locations.**

## uChoose Rewards®

*Earn More With Every Swipe!*

Earn uChoose Rewards with every swipe of your NYTEFCU Mastercard Debit or Visa Credit cards. Simply:

- 1. SHOP** – Use your NYTEFCU debit or credit card everywhere while on vacation or for everyday purchases like gas and groceries.
- 2. EARN** – Collect points with every purchase. The more you spend, the more you earn.
- 3. REDEEM** – Redeem your points for travel discounts, brand name merchandise or dozens of different types of gift cards.

To access your Reward Points or to redeem:

#### Visa Credit Card –

1. Log in to Online Banking
2. Click on your Credit Card account
3. Click on the Continue button
4. Click on uChoose Rewards to enter the website

#### Mastercard Debit Card –

Download the uChoose app or visit the website at [uChooseRewards.com](http://uChooseRewards.com) to either log in or register as a new user.

***Please don't hesitate to call us with any questions: 212-354-0351***

  
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Main Number: 212-354-0351

Visa Hotline: 800-283-2290

Mastercard Hotline: 800-992-3808

#### Upcoming Holiday Closings:

Labor Day      Monday, Sept. 1st  
Columbus Day      Monday, Oct. 13th