

Summer SAVINGS SPECIALS

18-MONTH CERTIFICATE

1.15%¹ APY

30-MONTH BUMP CERTIFICATE²

1.30%³ APY

Call (516) 561-0030, stop into a local branch or visit myNEFCU.org to start saving today!

- 1 APY = Annual Percentage Yield. Assumes funds remain on deposit for a full year. This account will automatically renew at maturity to our basic 1-Year Certificate account. Penalty may apply for early withdrawals from Certificates. Fees could reduce earnings on the account. \$1,000 minimum balance to open.
- 2 Stated rate applies to the initial 30-month non-IRA Certificate only. A one-time "bump" is allowable during the initial 30-month term of the Certificate to a 2-year non-IRA Certificate rate which will affect the yield/rate only. At maturity, this Certificate renews automatically as a 2-Year Certificate at the APY then in effect, without any rate bump feature. Rate is subject to change without notice.
- 3 APY = Annual Percentage Yield. Assumes funds remain on deposit for a full year. Penalty may apply for early withdrawals from Certificates. Fees could reduce earnings on the account. \$1,000 minimum balance to open.

Debit EMV Cards - Important Reminders

By the end of June 2016, all eligible NEFCU members will have received a new NEFCU VISA® Debit Card with EMV chip technology to make your purchases more secure.

WHEN YOU RECEIVE YOUR NEW CARD, PLEASE:

- **ACTIVATE** your new card immediately
- **Destroy** your old card
- **Provide your new 3-digit security code (located on the back of your card) along with the card's expiration date to any merchants who automatically bill your debit card to ensure automatic payments are not disrupted**
- **NOTE: If your current card is enrolled in Apple Pay™, please delete it and add your new EMV card information.**

Use your chip-enhanced card at both newer chip-enabled terminals and traditional swipe terminals anywhere VISA® is accepted. For additional details on the chip card, please check out our EMV FAQs and EMV video available at: myNEFCU.org/personal-banking/visa-debit-card

NEFCU'S COMMERCIAL REAL ESTATE LOAN SALE:

3.50%^{APR*} FIXED FOR 5 YEARS

Available on all property types in Nassau and Suffolk Counties.

GET A 10-YEAR TERM MORTGAGE AMORTIZED OVER 25 YEARS.

- 3.50% fixed APR for 5 years with a 1.00% fee
- Owner occupied and investment properties eligible
- Amounts from 1 million to 15 million
- No Pre-Payment Penalty
- Apply by July 1, 2016 and close by October 1, 2016

Call 516-714-2965 for details. But hurry, **this is a limited time offer.**

*APR = Annual Percentage Rate. NEFCU is an SBA Lender. All loans/lines are subject to credit approval. Offer may be withdrawn at any time without notice. Membership eligibility applies. Full personal guarantee required.

AVOID IDENTITY THEFT WITH OUR FREE SHREDDING AND TECHNOLOGY DISPOSAL DAYS!

WESTBURY BRANCH

1000 CORPORATE DRIVE | SATURDAY, JUNE 18TH

HUNTINGTON STATION BRANCH

721 E. JERICO TURNPIKE | SATURDAY, JUNE 25TH

Both events are from 9:30am - 12:30pm

Local residents can avoid identity theft by safely and securely shredding their confidential documents, as well as disposing of computer hard drives and peripherals with our NAID AAA Certified company, free of charge. For more information, please visit the Community section of our website for a list of acceptable items.

VISA® = Vacation

Don't forget to pack your most valuable accessory this vacation season – your NEFCU VISA® Credit Card. Whether you're travelling out of town or planning a staycation, we've got you covered with these great products:

NEFCU VISA Advantage Credit Card
with its low
1.99%
introductory APR¹
for 12 months on purchases
and balance transfers.

VISA Signature Elite Credit Card

which earns **1.25 reward points** for every dollar spent plus an additional 20,000 points when you spend \$2,000 during the first 3 months of account opening.²

Both cards have **no annual fee** and contain an EMV chip for added security while you're on the road.

Call, Click or Visit for details.

Rates and terms are subject to change without notice and are based on applicant's credit history. Not all applicants may be approved. Offers do not apply to Business Cards. Visit myNEFCU.org for complete details.

¹ APR=Annual Percentage Rate. Stated promotional rate of 1.99% APR for both purchases and balance transfers is valid for 12 months from the date of account opening. Use of your card for purchases and balance transfers constitutes your agreement to the stated terms, as well as your account terms as a VISA cardholder. Balance transfers must post to your card by the end of the promotional period. After the promotional period, the cardholder's APR will default to the card's regular non-promotional APR ranging from 7.99% - 17.99%. New cardholders only. Existing NEFCU balance transfers are subject to the standard account rate. Refer to your cardholder disclosure for account details.

² Eligible new cardholders only for 20,000 bonus points. Rates range from 10.99%-17.99% APR. Subject to the VISA Signature Elite terms and conditions. Please refer to your VISA Signature Benefits Guide for full details on your benefit program. Not all applicants will qualify for a Signature Elite Card. Approved applicants with a credit limit of less than \$5,000 will receive an Advantage card. No Reward points will be earned for cash advances, including balance transfers and convenience checks.

Rates and terms are subject to change without notice.

HOME EQUITY LINE OF CREDIT RATES AS LOW AS

0.99% APR⁺
FOR 6 MONTHS
THEN PRIME FOR LIFE THEREAFTER!

⁺ APR=Annual Percentage Rate. Stated rate of 0.99% is fixed for the first 6 months, then as low as Prime thereafter. Prime Rate as of 3/25/16 is 3.50% APR. NEFCU debt cannot be refinanced. Any member who does not elect automatic payments from a NEFCU checking account will be subject to an introductory rate that is 1% higher than those stated. Home Equity lines are made on primary residences in New York State only. Sample Home Equity closing costs for Nassau are approximately \$1,145 on a loan of \$50,000. Consult a tax advisor for tax deductibility. Approval based on credit history. Rates/fees are subject to change without notice. Ask for details.

Follow us on:



VISA

VISA
SIGNATURE



NMLS#543667

Equal Opportunity Lender
We make loans without regard to race,
color, religion, sex or national origin.



www.myNEFCU.org • (516) 561-0030

Save **\$300**

AT AN EXCLUSIVE AUTO SALES EVENT
June 16-18, 2016 | 9am-5pm | Hauppauge



Amazing Offers on
One Owner, Off-Lease Vehicles

Used Car Rates As Low As
2.09% APR*
UP TO 60 MONTH TERM

By appointment only. Call (631) 787-7415.
Visit cuautocoupon.com/NEFCU
to print your \$300 coupon.



*APR = Annual Percentage Rate. Rate shown is the lowest rate offered for the advertised product. Applicants who are not approved at this rate may be offered a higher rate. The rate you receive will be determined by your credit history and past credit performance. Not all applicants may be approved. \$300 coupon cannot be combined with other offers.

VISA® Magic Minute

Use your NEFCU VISA® Credit Card for a chance to win an all-inclusive 3-day/2-night trip to Chicago for two PLUS a 60-second mad dash



through the fully-stocked CURewards warehouse. Register anytime from **June 20th to September 25th** and use your NEFCU VISA Credit Card three times per week to be entered in a weekly drawing. For more details and to register to win, visit: www.cumagicminute.com

Not a VISA cardholder? Apply today!

No Purchase Necessary to enter or win. Open to credit cardholders, who are legal residents of the 50 U.S., D.C. or Puerto Rico, 21 or older, who are enrolled in a participating Credit Union CURewards Program. Ends 9/25/16. Void where prohibited. See full rules & how to enter without purchase at: www.cumagicminute.com. Sponsor: PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716

100% Post Consumer Content