

The Credit Union for Better Banking.



March 2018

Did You Know...



Credit Union members have access to more surcharge-free ATMs than most of the major bank's ATM networks? As a member of NEFCU, **you belong to one of the largest surcharge-free ATM networks in the country** with over 600 locations on Long Island and over 55,000 ATMs worldwide.

[Find An ATM Near You](#)

In addition, as a qualifying GO Green Checking member, you can receive up to \$15.00 monthly in ATM rebates if you happen to use an out-of-network ATM. Stop in any branch for details.

Security Tip:

Tax season brings security scams. If you receive a phone call from someone claiming to be from the IRS, ask for the caller's name and call-back number. Then contact your local IRS office to confirm the caller's authenticity. Be aware that the IRS will NEVER call to demand immediate payment or taxes owed without first having mailed a bill. Payments due should be made to the "United States Treasury"; see [irs.gov/payments](https://www.irs.gov/payments) for details.

Now Open in Oceanside!



Our friendly Member Service Representatives are ready to assist you
at our new Oceanside branch!

Our newest branch in Oceanside has officially opened! Come visit us at **3195 Long Beach Road inside the T.J. Maxx Shopping Center** and speak to our experienced staff. They are ready to assist you with your financial needs.

The Oceanside branch has been equipped with the latest technology for your convenience. In addition, we remain committed to providing you with the highest level of personalized service, and look forward to your visit.

Stop by to earn great prizes with our membership game!

[Learn More](#)

GO Green This Month with Free Checking!



Open a FREE first-time **GO Green Checking Account** with Direct Deposit (minimum \$200) and receive \$75! Enjoy NO monthly fees, NO minimum balance to open, PLUS you can earn up to **3% APY***.

[Make The Switch Today!](#)

[Good Fortune Will Follow
with a NEFCU Certificate](#)

5-YEAR CERTIFICATE

2.55% APY[†]

SPECIAL LIMITED TIME OFFER!

\$500 Minimum to Open (IRA)
\$1,000 Minimum to Open (Consumer)

Click [here](#) to see all our great rates.

[Open Today!](#)

Have an IRA elsewhere?

We make it easy to transfer your accounts to NEFCU!

Need assistance opening or managing your IRA?

Visit our [IRA Center](#) today or stop in any branch for assistance.

Want Liquidity?

**Guaranteed High Yield.
No Penalty for Early Withdrawals.**

18
MONTH
CD | 1.85%
APY**

ALSO AVAILABLE ON IRAs

[Learn More](#)

**APY = Annual Percentage Yield. Assumes funds remain on deposit for a full year. This account will automatically renew at maturity to our 1-year certificate account terms. Minimum balance requirements apply. Excludes business certificates. Consult a tax advisor regarding tax penalties for IRA withdrawals before age 59 ½. Subject to change without notice. Ask for details.

Home Equity Line of Credit

INTRODUCTORY RATE AS LOW AS

0.99 **%**
APR [□]

FOR THE FIRST 6 MONTHS.
AS LOW AS PRIME MINUS ¼% THEREAFTER.

- No Closing Cost option
- Lines up to \$1,500,000
- Ability to convert a portion of your outstanding line balance to a fixed rate



[Learn More and Apply Today!](#)

Important Dates

Saturday, March 24th

[79th Annual Meeting and Breakfast - 9:00 AM](#)

Hofstra University Club

Saturday, March 31st

Deadline for

Making a Difference College & Community College Scholarships

[See Details & Apply Today](#)

Saturday, May 5th

First Time Home Buyer Seminar

10:30 AM – 12:00 PM

Melville Marriott

[See Details & Register Today!](#)

Keep Up With Us



NMLS ID: #543667
Equal Opportunity Lender
We make loans without regard to race,
color, religion, sex or national origin.



VISA VISA
SIGNATURE



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