

Better Banking Because We're Not a Bank.

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## August 2016

### In This Issue

- Cutting-Edge Banking Technology Coming Soon to Bay Shore
- NEFCU Has Great Deposit Rates
- Heading Off to College? Take NEFCU With You

### Important Dates

Shredding and Technology Disposal Day: Saturday, August 6, 2016 - Wantagh Branch

NEFCU will be Closed: Monday, September 5, 2016 in observance of **Labor Day**

### Keep Up With Us

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# Welcome to the first digital edition of NEFCU News!

We'll continue to keep you informed of the latest happenings at NEFCU, now in a more convenient, tech-savvy way. [Keep your email updated](#) to continue to receive the monthly newsletter (via Online Banking, phone or branch).

## Cutting-Edge Banking Technology Coming Soon to Bay Shore!



Located at: [2 East Main Street, Bay Shore.](#)

- First Credit Union on Long Island equipped with a Digital Solution Center comprised of our unique products and services
- Interactive Teller Machines (ITMs) for convenient banking

Be sure to check our [website](#) for the official opening date.

## NEFCU Has Great Deposit Rates!

Looking to earn more money? Look no further than NEFCU. Our [NEFCU Certificate Accounts](#) beat the local banks – hands down!

Institution	12 Month		24 Month		36 Month		48 Month		60 Month	
	APY:	Rate:	APY:	Rate:	APY:	Rate:	APY:	Rate:	APY:	Rate:
<b>NEFCU</b>	<b>0.600%</b>	<b>0.591%</b>	<b>1.250%</b>	<b>1.226%</b>	<b>1.350%</b>	<b>1.323%</b>	<b>1.500%</b>	<b>1.469%</b>	<b>2.000%</b>	<b>1.954%</b>
Chase	0.020%	0.020%	0.150%	0.150%	0.150%	0.150%	0.250%	0.250%	0.350%	0.350%
Citibank	0.150%	0.150%	0.250%	0.250%	0.350%	0.350%	0.350%	0.350%	0.500%	0.500%
TD Bank	0.250%	0.250%	0.350%	0.350%	0.400%	0.400%	N/A	N/A	0.650%	0.650%

**Source:** Credit Union Money Market Rates

APY, rates and terms are subject to change without notice. Penalty may apply for early withdrawals from Certificates. Fees could reduce earnings on the account.

APY and rates effective as of Tuesday, July 26, 2016.

## Heading Off to College? Take NEFCU With You




Whether you're planning to live on campus or commute to a local college, NEFCU has you covered. You'll be armed and ready for college expenses with:



- **NEFCU VISA Advantage Credit Card** with its low **1.99% introductory APR.**\*
- **NEFCU VISA Signature Elite Credit Card**\* which earns 1.25 reward points for every dollar spent and earns you an additional 20,000 points when you spend \$2,000 during the first 3 months of account opening.\*\*

Both cards have **no annual fee** and contain an EMV chip for added security.

[Learn more>>](#)

Over 55,000 surcharge-free ATMS anywhere you see the  logo or perform transactions at thousands of Shared Service Center branches nationwide!

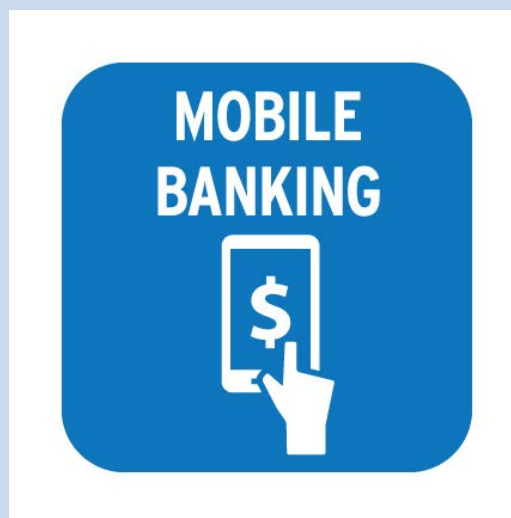


[Find one nearest you>>](#)



\*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%. Offer does not apply to VISA Business Credit Cards. Existing NEFCU balance transfers are subject to the standard account rate. Refer to your cardholder disclosure for account details.

\*\*New Cardholders only.



Pay for purchases with your NEFCU debit or credit card using your iPhone 6 or higher.

Download our **FREE** app from the [App Store](#) or [Google Play](#) to bank or deposit checks from anywhere on your iPhone, iPad or Android phone.

## GO Green Checking

- No monthly fees
- No minimum deposit to open
- Fee rebates up to \$15 per month for non-NEFCU ATMs
- Surcharge-free withdrawals @ over 55,000 ATMs nationwide



- 24/7 Online Banking
- Earn up to **3% APY**<sup>1</sup>

Plus, earn a bonus rate of up to **3% APY**<sup>1</sup> based on your transaction activity and account relationship.

[Learn more>>](#)

<sup>1</sup>APY = Annual Percentage Yield. Rate is subject to change without notice. Must meet account qualifications to earn APY and ATM rebates. Limited to one Checking account per member. Ask for account requirements and details.

## Need Cash for Tuition or College Expenses?

### NEFCU Home Equity Line of Credit:

Rates as low as **0.99%APR**<sup>2</sup> for 6 months then Prime for Life thereafter.

[Learn more>>](#)



NMLS ID: #543667

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



<sup>2</sup> 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 6/20/16 is 3.50% APR. NEFCU debt cannot be refinanced. Introductory rate of 0.99% is subject to election of automatic payments from a NEFCU checking account. 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 are subject to change without notice. Ask for details.



# E-ENHANCEMENTS



## Make [Online Payments](#) Quicker Than Ever!

Pay your NEFCU loan from an external account. Log onto Online Banking, go to “Move Money” tab. Then, click “Loan Payment” to add your external account and to make your payment.

## Coming Soon!

Samsung Pay and Android Pay. Watch our [website](#) for more details.

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## Shopping For a New or Pre-Owned Vehicle?



Special **\$300 coupon** for use off your best deal at participating dealers.



**EVERYTHING  
AUTOMOTIVE**  
POWERED BY GrooveCar

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