

Better Banking Because We're Not a Bank.



January 2017



As we enter the New Year, we remain dedicated to serving the financial needs of you and your family. As your Credit Union, our goal continues to be to provide you with the best products and services available – with the great rates, low fees and exceptional banking services that you have come to know and depend upon.

We look forward to meeting your ongoing needs now and in future.

Here's to a healthy and happy year ahead!

78<sup>TH</sup>

# ANNUAL MEETING

Saturday, March 25, 2017 • 9:00AM

**HOFSTRA UNIVERSITY CLUB**  
225 HOFSTRA BLVD.  
HEMPSTEAD, NY 11549

**9:00AM MEETING**  
COMPLIMENTARY BUFFET  
BREAKFAST TO FOLLOW

NEFCU's 78th Annual Meeting will be held prior to the breakfast buffet. We invite you to be part of your Credit Union's democratic process. George Plevretes, Chairman of the Board, will open the meeting promptly at 9 AM.

**OPEN SEATING – RESERVATIONS ARE REQUIRED\***

\*Reservations must be received by March 1, 2017.

[Learn More](#)

**Winter**  
**CD SPECIAL**  
\$1,000 Minimum to Open (Consumer & Business)

18-MONTH CERTIFICATE	5-YEAR CERTIFICATE
<b>1.15</b> % APY	<b>2.25</b> % APY

[Click here](#) for Rates Page.

[Learn More](#)

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[Transfer Your High-Rate Balances to NEFCU and Enjoy the Rewards!](#)



Tired of paying high credit card rates and fees? Now's the time to transfer to a **NEFCU VISA® Credit Card** with NO Annual, Balance Transfer, or Foreign Transaction Fees – plus great LOW rates!

[Learn More-->](#)



If you're a homeowner...**NEFCU's Home Equity Line** is the smart way to pay for home improvements, tuition, debt consolidation, and more! Receive **0.99% APR<sup>1</sup> for 6 months** then Prime for life thereafter! Fixed-rate Home Equity Loans also available.

[Click here to see the Rates Page.](#)

[Learn More-->](#)



Need 'quick cash' to payoff an upcoming expense or event? A **NEFCU Personal Loan** provides generous loan amounts for immediate or upcoming needs such as furniture, travel, a wedding, or more.

[Learn More-->](#)



## CHAIRMAN'S CORNER

## Change is Good?

On a recent flight from the Caribbean, the pleasant uneventful trip suddenly seemed precarious as the plane shook and shuddered. That change was scary. About 20 minutes later, the shaking stopped. That change was welcome by all aboard. [Read More-->](#)

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A graphic for a seminar. It features a blue border with rounded corners. At the top, the NEFCU Investment Services logo is displayed in a dark blue box. Below the logo, the text 'WOMEN & INVESTING SEMINAR' is written in large, bold, blue capital letters. Underneath, it says 'Learn how to take charge of your financial future through investing' in a smaller, blue font. The date and time are listed as 'THURSDAY, JANUARY 26, 2017' followed by two time slots: '3:30PM - 5:00PM' and '6:00PM - 7:30PM', separated by 'or'. The location is 'WESTBURY BRANCH' and '1000 CORPORATE DRIVE'. The background of the graphic is a light green color with a faint image of two women.

Register today! Seating is limited.  
Call Lillian Pabst: **516-714-2052**

[Learn More](#)

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## There's still time to take advantage of historic LOW Mortgage Rates!

Whether you are in the market to purchase a new home or are interested in refinancing for additional savings, now is the time to speak with a [NEFCU Mortgage Specialist](#). With a variety of terms to fit your budget, low down payment and no closing cost options, we will guide you through the process to find the [mortgage](#) that best fits your needs.

Call **(516) 561-0030** to make an appointment today.



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## Start the New Year Right with Business Checking with Interest



[NEFCU's Business Plus Interest Checking](#) earns you a competitive rate along with FREE Business Online Banking with our Cash Management Basic Service for balances over \$1,000. Benefits include:

- No monthly maintenance fee for average monthly balances of \$1,000 or more
- Low minimum deposit of \$100 to open
- High threshold of FREE transaction activity
- And MORE

[Learn More](#)

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## Recent Prime Rate Increase

The Federal Reserve has recently increased the Prime Rate from 3.50% to 3.75%. As a result, our **Home Equity Line of Credit** and **SafetyLine** will increase by 0.25% effective February 1, 2017. Introductory and promotional rates remain unchanged.

In regards to our **Credit Cards**: Last year, the Prime Rate increased by 0.25% following our rate adjustment deadline. As a result, rates were not changed and our members enjoyed the benefit of a lower rate throughout 2016. Due to the recent Prime Rate increase on December 15, 2016, Credit Card rates will increase by 0.50% effective as of your January statement date. Introductory and promotional rates remain unchanged. Your rate remains one of the lowest in the market and you will continue to benefit from NO Annual, Balance Transfer or Foreign Transaction Fees as well as low monthly payments.

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## Popmoney® - Now FREE and Available in Online Banking & On Mobile!

As an added convenience to our members, Popmoney® is now accessible on our updated Mobile app as well as Online Banking – and it's FREE. Popmoney® provides a quick, easy option in which users can send money directly to an individual using the payee's name, phone number or email. (Additionally, money can be sent directly to an individual's checking or savings account using Online Banking only.)

Registration is required for first-time users. As an alternative method of payment, NEFCU's Online Banking service also provides a FREE Bill Payment solution. Simply log in to [Online Banking](#) to get started.



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## Win Up to \$25,000 When You Start Using Turbo Tax for Free

**Complete Your Taxes Online & Win BIG with TurboTax** - Now it's easier than ever for you to complete your taxes online with Turbo Tax. And to make the experience even better – all members who try any Turbo Tax online product - for FREE - via



NEFCU's Online Banking service - will automatically be entered into a Sweepstakes to win up to **\$25,000!** The Sweepstakes runs through February 16, 2017.

[Learn More](#)

## COMMUNITY CORNER

### College and Community College Scholarship Deadline: February 15<sup>th</sup>

Don't miss your chance to apply for NEFCU's Making a Difference Community College or College Scholarships!

The submission deadline is February 15<sup>th</sup>.



[Learn More & Apply Today](#)

## Important Dates

**NEFCU will be Closed:**  
**Monday, January 16<sup>th</sup>, 2017**  
Dr. Martin Luther King, Jr. Day



**Wednesday, February 15<sup>th</sup>**

Deadline for Making a Difference College &  
Community College Scholarships

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**Saturday, March 25<sup>th</sup>**

Save the Date – 78<sup>th</sup> Annual Meeting

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**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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**Our mailing address is:**

1000 Corporate Drive, Westbury, NY 11590

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