



March 2017

Did You Know...? It's a misconception that Credit Union members have limited access to surcharge-free ATMs. In fact, 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. That's bigger than most of the major bank's ATM networks! Just look for the Allpoint logo. [Click here for a location nearest 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.

Spring Into Home Improvements with a Great Low Rate

NEFCU[™] Home Equity Line

INTRODUCTORY RATE AS LOW AS
0.99 %
APR*

FOR THE FIRST 6 MONTHS
and then as low as Prime thereafter.

*Click [here](#) for rates.



The smart way to pay for home improvements, tuition, debt consolidation, and more!

[Apply Today!](#)

Good Fortune Will Follow with a **NEFCU Certificate**

18-MONTH CERTIFICATE

1.30 %
APY¹

30-MONTH BUMP CERTIFICATE

1.50 %
APY²

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

Call (516) 561-0030 or stop in your [local branch](#) 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.

¹APY = 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. Penalty may apply for early withdrawals from Certificates. Fees could reduce earnings on the account.

²APY = Annual Percentage Yield. Stated yield applies to the initial 30-month certificate only. A one-time "bump" is allowable during the initial 30-month term to the 2-year 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. Not available on business accounts.

GO GREEN this Month & EARN GREEN!



Open a GO Green Checking with NEFCU and you will:

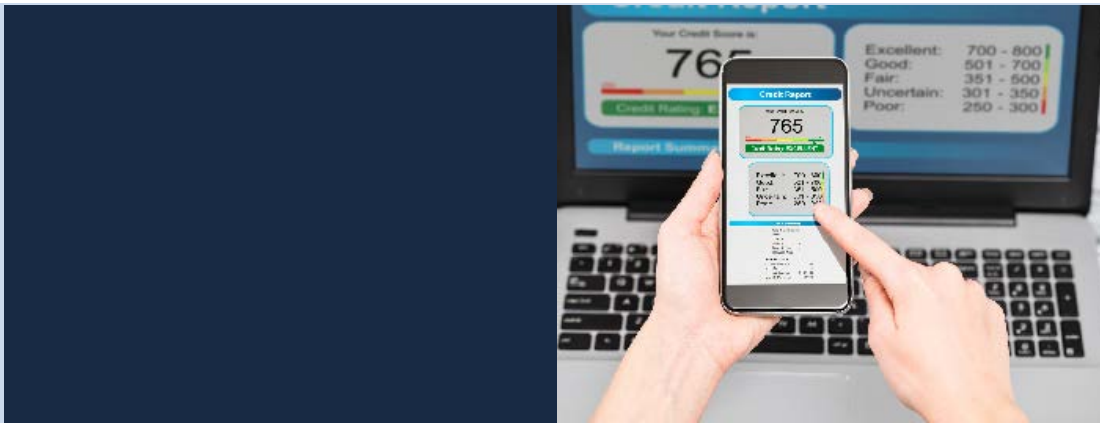
- Earn up to **3% APY**¹ on balances up to \$25,000 – that's up to \$750 a year!
- **Receive \$75** when your **FREE** Checking is opened with Direct Deposit
- **Get \$25** for each friend or family referral resulting in a new checking account with a minimum deposit of \$100-- [Learn More](#).
- Receive up to **\$15 monthly** in ATM fee rebates if you happen to use an out-of-network ATM. Stop in [any branch](#) for details.

Get Started Today!

Connect with us on Facebook this month!

March is
**National Credit
Education Month.**

Check our Facebook page each
Monday in March for a new credit tip
to shape-up your credit.



COMMUNITY CORNER



Scholarship Opportunities



College and Community College Scholarships:

Don't miss your chance to apply for **NEFCU's Making a Difference Community College or College Scholarships**. But hurry - the submission deadline is **March 15th**.

High School Seniors:

Apply for the **Making a Difference Family Scholarships** for an opportunity to win one of twelve **\$1,000 scholarships**. The submission deadline is **April 29th**.

[Apply Today](#)

8th Annual Tweet for College Scholarship (Ages 13-17)

Enter the **Tweet for College Scholarship Contest** – featuring **\$2,000 in scholarships!** The contest runs through March 17th. Simply

sign up for a Twitter account (if you don't already have one) and tweet an essay in 140 characters or less, "Lights, camera, credit union! What's the name of YOUR money-themed TV show?" Include @ElementsofMoney in the tweet.



[Learn More](#)

Important Dates

Saturday, March 25th

[78th Annual Meeting and Breakfast - 9:00 AM](#)

Keep Up With Us



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



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Our mailing address is:
1000 Corporate Drive, Westbury, NY 11590

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