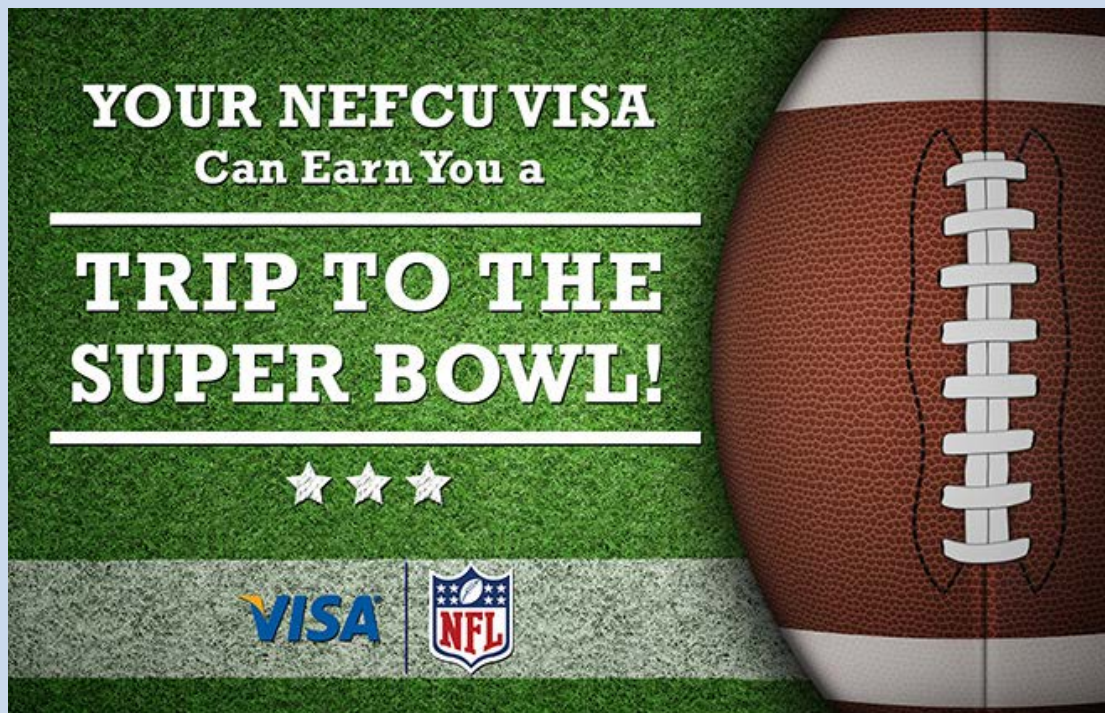


Better Banking Because We're Not a Bank.



November 2016



There's still time to get in the game! Use your [NEFCU VISA Credit Card](#) on eligible purchases now **through November 30, 2016** and be automatically entered to win a round-trip for two to Houston, Texas to attend the **2017 Super Bowl!** The more you use your card, the better your chance to WIN. Stop into one of our [local branches](#) to learn more.

When you use your [NEFCU VISA Credit Card](#), you benefit from great **LOW rates, NO Annual Fee, and NO Balance Transfer Fee**. Transfer your high-rate balances to your NEFCU VISA Credit Card and start saving today!

Don't have a NEFCU VISA Credit Card?

Apply Today

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA SUPER BOWL LI SWEEPSTAKES. Non-purchase entries and purchase entries have an equal chance of winning. Open only to legal residents, 18 or older as of 9/01/16. For details on non-purchase entries, see Official Rules or visit [visa.com/nflsweeps](http://visa.com/nflsweeps). PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes begins 9/01/16 and ends 11/30/16. Sponsored solely by Visa U.S.A., Inc. The NFL Entities have not offered or sponsored this Sweepstakes in any way.

## Rake in Great Rates at NEFCU



**HOME EQUITY LINE OF CREDIT**  
**0.99% APR<sup>1</sup>**  
for 6 months and as low as Prime for life thereafter.

**13-MONTH CERTIFICATE**  
**1.05% APY<sup>2</sup>**

**18-MONTH CERTIFICATE**  
**1.15% APY<sup>2</sup>**

Start saving today! Call **(516)561-0030** or stop into a [local branch](#).

<sup>1</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 10/01/16 is 3.50% APR. NEFCU debt cannot be refinanced. 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.

<sup>2</sup>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.



Our [Personal Loan](#) won't put a strain on your wallet.

Low fixed rate

•

Set payment amount each month to help you budget

•

Flexible terms up to 5 years

•

Generous loan amounts up to \$40,000 for qualified borrows

[Learn More](#)

All loan types, rates and terms are based on applicant's credit history and are subject to change without notice. Not all applicants may be approved.

COMMUNITY CORNER



Bay Shore Grand Opening Event



On **September 29th**, we celebrated the Grand Opening of our new **Bay Shore branch** located at **2 East Main Street** at the corner of **Main Street** and **Maple Avenue**. Stop by to check out our cutting edge technology. Our branch staff is looking forward to seeing you!

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## [Scholarships Available for Undergraduate and Graduate Students!](#)



If you are enrolled in an accredited college, university or community college and are a NEFCU member, or have a parent or guardian who is a member, you can receive \$1,500 from our [Making a Difference College Scholarship](#) or \$1,000 from our [Making a Difference Community College Scholarship](#). The submission deadline for our scholarships is February 15, 2017.

[Apply Today](#)

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## Important Dates

NEFCU will be Closed:  
FRIDAY, NOVEMBER 11<sup>th</sup> - Veterans Day

THURSDAY, NOVEMBER 24<sup>th</sup> - Thanksgiving Day

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NMLS ID: #543667

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



Keep Up With Us



**Our mailing address is:**

1000 Corporate Drive, Westbury, NY 11590

NEFCU does not send unsolicited emails.

If you do not wish to receive any more email communications from NEFCU, [click here](#) to unsubscribe.

NEFCU 1000 Corporate Drive, Westbury NY 11590

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