

Better Banking Because We're Not a Bank.



September 2016

## Get A Kick Out of NEFCU's Youth Accounts



Learning to save and manage money at a young age helps to ensure future financial success. NEFCU offers great youth savings programs to help the child in your life to start building his/her financial future.

Choose from our [Dollar Dog Kids Club™](#)<sup>3</sup> for kids ages 10 and younger or our [Elements Teens Club](#)<sup>4</sup> for pre-teens and teens ages 11–17. Both accounts feature

online newsletters, interactive websites and a gift with every deposit to teach your child the benefits of saving. Minimum to open is just \$5.

**As an added bonus, simply open a youth account by visiting one of our local branches between September 1 – September 30, 2016 and you'll receive a soccer ball!<sup>2</sup>**

<sup>1</sup> APY=Annual Percentage Yield.

<sup>2</sup> Promotion runs from September 1, 2016 through September 30, 2016. Offer is available for new first-time youth accounts opened in a branch only. Gift is limited to one per member while supplies last and must be picked up in a NEFCU branch. Membership eligibility requirements apply. Accounts opened prior to the promotional period do not qualify. All offers can be withdrawn at any time and are subject to change without notice. Employees, volunteers and affiliates of NEFCU and their immediate families are not eligible for prize. NEFCU and its agencies assume no responsibility or liability for damages, losses or injury resulting from acceptance or use of any gift.

<sup>3</sup> Dollar Dog Kid Share: Account requires a \$5 initial deposit and a parent, legal guardian or an adult member of the child's family must be a joint owner on Dollar Dog Kids Share accounts. Dollar Dog is a registered trademark of Marketing Partners. Minimum balance to earn APY is based on a 30-day month.

<sup>4</sup> Elements Teen Savings: Account requires a \$5 initial deposit. Minimum balance to earn APY is based on a 30-day month.

## High-Tech Banking Comes to Bay Shore!



We're proud to announce the opening of our 13th branch, (our 3rd in Suffolk County). Located at [2 East Main Street](#) (corner of Main and Maple), our Bay Shore branch will be open for business early this month. Watch our website for details on the grand opening. Stop in to experience what high-tech banking can offer including our interactive teller machines and our new state-of-the-art digital solution center where you can get product information, rates and even download brochures to your mobile device. Plus, our branch staff will be on hand to help you take advantage of our Bay Shore

banking specials including our [GO Green Checking account](#) where members can **earn up to 3% APY<sup>1</sup>**, **get \$75** with first-time checking with direct deposit<sup>2</sup> and more. We look forward to serving you at this new location.

<sup>1</sup> APY=Annual Percentage Yield. Stated yield applies to GO Green Checking balances up to \$25,000. Must meet account requirements to receive bonus APY. Limited to one per member. Rates subject to change without notice.

<sup>2</sup> The offer is for new, first-time Checking accounts with a minimum Direct Deposit of \$200 in the Checking account within 60 days of account opening. Cash bonus will be reported as income on IRS form 1099-INT.



Now you can use your Android (KitKat 4.4 Operating System or higher, Lollipop and Marshmallow) and Samsung (Galaxy Note5; S6 – including Active/edge/edge+; S7 – including Active/edge) devices to pay for purchases with your NEFCU Debit and Credit Card. It's a safer way to pay as account details are never sent to merchants or stored on your device. Simply place your phone near a terminal at checkout to make your purchases. For more details and step-by-step instructions, please visit the [Android Pay Website](#) or [Samsung Pay Website](#).

## New [Mobile Enhancements](#) Make Banking Easier

- **Android Fingerprint ID:** Now you can easily and securely log into the Android mobile banking app using your fingerprint and avoid the need to type or memorize a password! Available on any Android device that has a physical fingerprint scanner and runs on the 6.0 Marshmallow operating system.
- **Quick Balance:** Enables you to see your balances and last five transactions without logging in.
- **3-D Touch** for iPhone 6s and 6s Plus Users. New icons for enhanced

maneuverability.

**Tip:** Be sure to keep your email and mobile phone number updated to ensure you are able to receive your alerts. To update, go to [Online Banking](#) > *My settings*, visit any [NEFCU Branch](#) or call us at **516-561-0030**.

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**[VISA® Super Bowl LI Sweepstakes](#)**

Each time you use your NEFCU VISA Credit Card on eligible purchases between September 1st and November 30, 2016 you will be automatically entered to win a round-trip for two to Houston, Texas to attend Super Bowl LI! [See Official Rules](#).

**[VISA® Magic Minute Sweepstakes](#)**

As a reward for using your NEFCU VISA Signature Elite or Platinum Credit Card now through September 25, 2016 you are eligible to win an all-inclusive 3-day/2-night trip to Chicago for two PLUS a 60-second mad dash through the fully-stocked CURewards warehouse! Simply register at: [www.cumagicminute.com](http://www.cumagicminute.com) and be sure to use your NEFCU VISA Credit Card three times per week in order to be entered in the weekly drawing. Enter today! [See full rules & how to enter without purchase](#).

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## Got a Dream? We Have a Loan for That!



**[Get the cash you need](#)**

Get the cash you need for just about any purpose -- furniture, wedding expenses, vacation, and more with a NEFCU Personal Loan.<sup>1</sup> Our loan comes with great rates and terms that won't put a strain on your wallet.

**[Looking to purchase or refinance your home?](#)**



APPLY NOW

We can help you buy that dream home or save you money by refinancing your existing mortgage. Check out our special no closing cost option to save even more.<sup>1,2</sup>



APPLY NOW

**[Got equity in your home?](#)**

Take advantage of our Home Equity Credit Line offering a great low introductory rate of **0.99% APR<sup>2,3</sup> for 6 months** then Prime thereafter.



APPLY NOW

**[Looking for a New Vehicle?](#)**

With a Vehicle Loan from NEFCU, you can buy a new or used vehicle, or lease your vehicle at great rates and terms starting at **1.45% APR<sup>3</sup>**.

<sup>1</sup> All loans subject to credit approval. NEFCU's loan programs can change at any time without notice.

<sup>2</sup> Home Equity Loans are made on primary residences located in New York State only. Secondary residences in New York State bearing no first mortgage may be eligible. Residences that do not have an existing first mortgage are not eligible for a Home Equity Loan. Members who pay off their Home Equity Loan or Line of Credit within 2 years will be required to pay back their closing costs previously paid by NEFCU. (Sample Home Equity Loan closing costs are \$1,145 on a loan of \$50,000 — property located in Nassau County.) All examples assume approved credit. NEFCU debt cannot be refinanced.

<sup>3</sup> APR = Annual Percentage Rate. Rates shown are the lowest rates offered for the advertised product. Applicants who are not approved at these rates may be offered a higher rate. The rate you receive will be determined by your credit history and past credit performance. Not all applicants may be approved.

NMLS ID: #543667

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



**[Making a Difference College Scholarship](#)**



NEFCU offers our **[Making a Difference College Scholarship](#)** to undergraduate and graduate students enrolled in an accredited college or university who are either a member, or have a parent or guardian who is a member. Each winner will receive a \$1,500 scholarship. In addition, we offer our **[Making a Difference Community College Scholarship](#)** to undergraduate students enrolled at an accredited community college who are either a member, or have a parent or guardian who is a NEFCU member. Each winner will receive a \$1,000 scholarship. The application period for both scholarships is **October 3, 2016 – February**

15, 2017.

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## Important Dates

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

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Keep Up With Us



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**Our mailing address is:**  
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