



December 2017

'Tis the Season to Say...



On behalf of all of us at our Credit Union, we would like to say thank you for your valued membership. As a not-for-profit financial institution owned by you – our members – we exist solely to serve your financial needs. This holiday season, we encourage you to share the gift of Credit Union membership with your family and friends so they can benefit from great rates, low fees and exceptional banking services. When you share the gift of membership, you share the building blocks of a solid financial future.

We look forward to serving you and your family in the new year and wish you a happy and healthy holiday season.

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# OPEN A YOUTH ACCOUNT

MAKE-A-WISH.  
AND GET A



[Learn More](#)

For Everything Tomorrow Can Be



18-MONTH CERTIFICATE  
**1.75%** APY<sup>†</sup>

3-YEAR CERTIFICATE  
**2.00%** APY<sup>†</sup>

**\$1,000 MINIMUM TO OPEN (CONSUMER & BUSINESS)**  
**\$500 MINIMUM TO OPEN (IRA)**

[Learn More](#)

†APY = Annual Percentage Yield.

## Home Equity Line of Credit



Introductory rate as low as  
**0.99% APR\***  
for the first six months then  
as low as Prime minus 0.25% thereafter

As a homeowner, whatever your plans include this season – making home improvements, planning a holiday vacation or consolidating those post-holiday bills – a [NEFCU Home Equity Line](#) is the smart way to pay for it all.

- **NO closing cost option**
- **Lines up to \$1,500,000**
- **Ability to convert a portion of your outstanding line balance to a fixed-rate**

[Learn More or Apply Today](#)

\*APR = Annual Percentage Rate; [see details](#)

## Shop for Everyone and Enjoy the Benefits with a NEFCU VISA® Credit Card



- **Great LOW Rates!**
- **No Annual, Balance Transfer or Foreign Transaction fees**
- **Low Minimum Monthly Payment**
- **And much more!**



**Apply Today**



## Don't Give Identity Thieves a Gift



Although the holidays are a joyous, vibrant season, it's also a time to be wary of fraudsters. Shoppers are busy and distracted. They are visiting many stores and websites and spending more than usual. To hackers and thieves, the holidays seem full of opportunity.

## ONLINE and AT HOME



**Don't click.** Phishing attacks are on the rise. Don't open strange emails or click links. Never respond to an email with personal info.



**Call back.** If someone calls claiming to be from a charity, bank, creditor, or the IRS, hang up and call back with a number you looked up yourself.



**Don't overshare.** Update social media privacy settings. Don't reveal you are out of town.



**Collect packages.** Thieves follow delivery trucks during the holidays.



**Shop trusted retailers.** Be wary of too-good-to-be-true prices—it could be a fake online store.



**Update antivirus.** Make sure your operating system, malware, firewall and antivirus are up-to-date.



**Strengthen passwords.** Use upper and lower case letters, plus numbers and symbols. Don't use your banking password for shopping.

Source: Cyberscout

# COMMUNITY CORNER





## Scholarships Available for Undergraduate and Graduate Students!

If you are enrolled in an accredited college, university or community college, 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 March 31, 2018.**

Apply Today:

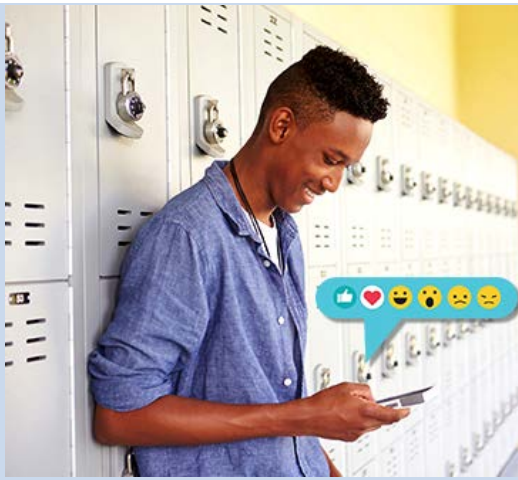
[College Scholarship](#)

[Community College Scholarship](#)

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## Win a \$250 Gift Card in the Elements of Money's "Share Your Goal (With Emojis)!" Twitter Contest!

Members ages 13-17 are eligible to enter the contest now through **December 20, 2017**. Simply sign up for a Twitter account (if you don't already have one) and tweet your savings goal using at least 4 emojis (no words). Mention and follow @ElementsofMoney on



Twitter and use the hashtag  
#ElementsGoal

[Click Here for Details](#)

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## Important Dates:

NEFCU will be Closed:

**Monday, December 25th**

in observance of **Christmas Day**

**Monday, January 1st**

in observance of **New Year's Day**

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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.



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

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