

# NEFCU DIRECT TO YOU

APRIL 2010

## E V E N T S & N O T I C E S

### HOLIDAY CLOSING

The Harvest Lane drive-up will be closed on **Sunday, April 4**, in observance of the Easter holiday. You can access your accounts 24/7 at our ATMs, through PC Banking or by calling Accountline.

### STEM SCHOLARSHIP AVAILABLE

NEFCU's Science, Technology, Engineering and Mathematics (STEM) Scholarship program will award **three \$3,000 scholarships** to members enrolled in an undergraduate or graduate science program. Applications are available at all offices or online at [nefcu.com](http://nefcu.com), and must be postmarked by April 30, 2010.

### SHRED FEST

NEFCU will hold the first of three FREE Shred Fests on **Saturday, May 15, from 9 am to 3 pm** at our 141 Harvest Lane office in Williston. The Shred Fest allows you to securely destroy documents containing sensitive information through the services of SecurShred, a local document shredding company.

### AMERICAN RED CROSS BLOOD DRIVE

New England Federal Credit Union will host a blood drive on **Tuesday, May 25 from 11:30 am to 5 pm** at 141 Harvest Lane in Williston. Eligibility guidelines can be found online at [www.redcrossblood.org](http://www.redcrossblood.org). You may also schedule an appointment in advance to donate at this event by calling the Red Cross at 802-658-6400 ext. 3265.

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## P R O D U C T S & S E R V I C E S

### New! Business Equity Plus

#### Putting your business equity to work

Our new Business Equity Plus product offers individuals and business owners the ability to tap into unused equity related to 1-4 unit residential real estate and commercial properties.

Use your equity to assist in the purchase of other properties, fund business working capital needs, acquire equipment/machinery (100% financing possible), and finance property construction costs.

This is an affordable financing option, as the interest rate and loan term are likely to be more favorable than other loan products, given the use of your real estate as collateral.

*What's more, there's no prepayment penalty!*

For more information, call Rob Wheeler or Patrick Calecas at 866-80-LOANS.





Get pre-approved before you go house hunting! Call 866-80-LOANS or apply online anytime at nefcu.com.



*Click on Financial Education and then listen to our FREE mortgage and home-buying podcasts.*

## Thinking about buying a home?

## We're local, affordable and on your side

If you're like most people, buying a home will be the single largest purchase you'll ever make. So you'll want to make absolutely sure that you get the home financing that's right for you.

Some lenders will try to offer you the maximum loan amount for which you qualify – but for many people that's *not* the best option! We believe that your monthly payment should be something that you can comfortably afford, so that you still have money left over for the other important things in life.

### What mortgage is right for you?

Before you go house hunting, give us a call at 866-80-LOANS and let us help answer any questions you may have, for example:

- How much house can I realistically afford?
- How much down payment will I need?
- Should I choose a fixed or adjustable rate mortgage?

NEFCU experienced loan officers will help guide you through the process of selecting the right loan program for your individual needs and financial situation. What's more, your loan will be originated, processed, underwritten, closed and serviced by fellow Vermonters who know and understand the area in which you plan to buy.

There are many loan programs from which to choose, let NEFCU help you choose the one that's right for you.

## Sign up and use BillPay and you could win \$500!

NEFCU's BillPay service is a fast, easy and secure way to pay your bills through the Credit Union's PC Banking system. NEFCU members pay nearly 35,000 bills per month using BillPay. People who use this tool like it!

We want you to experience the convenience of paying your bills online, so we're holding a drawing to encourage you to give it a try. The winner will receive \$500!

If you already use PC Banking, just click on the Billpay tab to sign up. If you haven't yet signed up for PC Banking, just speak to a Member Service Representative or call 800-400-8790. All members who pay at least one bill using BillPay between March 1 and April 30, 2010 will be eligible for the drawing. Good luck!

***We will award one member with a \$500\* cash prize – chosen at random from among all those who pay a bill during the months of March and April 2010.***

*\*BillPay is provided at no cost to eMembers, Bank@Work members, and members with loan and/or deposit balances greater than \$5,000. Otherwise there is a fee of \$6 per month. Void where prohibited by law. Employees and their families are not eligible. Only one entry per BillPay user. There will be only one cash prize winner.*





## CMN Big Change Roundup

In March, NEFCU saddled up with the Children's Miracle Network (CMN) "Big Change Roundup for Kids". The Roundup raises funds for Vermont Children's Hospital at Fletcher Allen, with the help



of Change Bandits who round-up loose change and donations from friends, family and members of the community. These posses

have been working for months to bring their loot to the NEFCU Coin Counting Corral to cash out for the cause.

More than 4,000 people throughout Vermont and upstate New York joined as Change Bandits this year and they really out-did themselves! Despite the tough economy, they collected \$126,754.18 – just about breaking the gate on NEFCU's Coin Counting Corral! Above, NEFCU CEO John Dwyer presents a check for \$15,227.14 to Dr. Lewis First on behalf of the Credit Union and our members.

Learn Online *at nefcu.com/learn*

### THIS MONTH'S FEATURE HOME BUYING AND TAXES

**COACH:**  
HOME BUYING

**ARTICLE:**  
TAX CREDIT HELPS HOME BUYERS

**RADIO:**  
ENERGY EFFICIENCY TAX CREDITS  
EXTENDED THROUGH 2010

**ARTICLE:**  
ONLINE TOOL MAKES TRACKING  
DEDUCTIONS A SNAP

### Seminars *at NEFCU*

#### TAKE CHARGE (GOOD CREDIT CARD PRACTICES)

Thursday, April 22	10-11:30 AM
Thursday, April 29	5:30-7 PM

#### SELLING A HOME IN TODAY'S MARKET

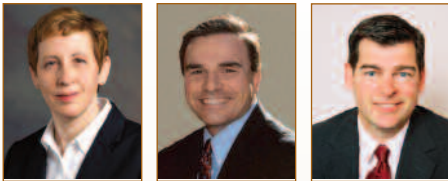
Wednesday, April 7	5:30-7 PM
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*Note: These seminars are held at NEFCU, 141 Harvest Lane, Williston. Seating is limited. Register at nefcu.com or call 800-400-8790.*

# Baystate Financial Services



Since 1901



**Janet Cooper,  
Chris Miner and  
Roger Webster**

Registered Representatives of New England Securities serving members of NEFCU, can help you evaluate your situation. To learn more, call 802-879-8580 or 800-400-8790 ext.8580 to schedule a no cost, no obligation consultation.

## NO-COST WORKSHOPS

At NEFCU, 141 Harvest Lane, Williston, VT 05495

### Estate Conservation

**Thursday, April 15      5:30 - 7 PM**

Estate conservation principles can help you manage your estate and prepare for the orderly transition of assets to your heirs. We will talk about the challenges, distribution techniques and strategies that can help you achieve your goals.

### Reservations

Seating is limited. Call 802-879-8790 or 800-400-8790 to reserve your seat today or reserve online at nefcu.com.

## HELP PROTECT YOUR ESTATE FROM TAXES AND PROBATE

Most people spend a considerable amount of time accumulating money and property so that they can enjoy their lives and provide for their loved ones. Like many people, you may hope to leave a substantial legacy for your loved ones. But without proper planning and the appropriate financial strategies, you may not be able to protect your assets from the effects of estate taxes and probate. As a result, your estate may be settled in ways you did not intend, and your heirs may receive a diminished inheritance.

If you want to protect what you've worked so hard to accumulate, you need the right partner. **Call today for a financial portfolio review** – a no cost, no obligation consultation is a great way to get a second opinion on your current situation.

Roger Webster, Janet Cooper and Chris Miner, Baystate Financial Service representatives serving members of NEFCU, can help you evaluate your situation. To learn more, call 800-400-8790 ext. 8580 to schedule a consultation with Roger, Janet or Chris.

**New England Financial and its representatives do not provide tax or legal advice. Please consult your tax adviser or attorney for such guidance.**

New England Federal Credit Union is a separate entity from New England Financial and New England Securities. Each firm is independently responsible for the services it provides. New England Financial is the service mark for New England Life Insurance Company, Boston, MA. New England Life Insurance Company and New England Securities are affiliates. Securities products are offered through Registered Representatives of New England Securities Corp. (Member FINRA/SIPC). Baystate Financial services is a separate entity from New England Securities. Branch office Suite 1400, One Exeter Plaza, Boston, MA 02116. Phone: 617-585-4500

Investment Products are:

• Not FDIC/NCUSIF Insured	• Not a Deposit Product	• May Lose Value	• No Bank/Credit Union/Affiliate Guarantee
• Not a Condition of Any Bank/Credit Union Service		• No Guarantee of Insurance Underwriter Performance	

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