

# NEFCU DIRECT TO YOU

AUGUST 2010

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

### GREAT ESCAPE DISCOUNT TICKETS

Save money on your next trip to the Great Escape and Splashwater Kingdom in Lake George, New York. NEFCU members can buy a general use ticket for just \$25—a \$15.99 savings! Kids 2 and under are free. Stop by a NEFCU branch by September 4 (not available at the St. Albans Loan Center). *Note:* Great Escape charges a daily parking fee which is not included in the ticket price. Tickets are non-refundable. No returns or exchanges.

### HOLIDAY CLOSING NOTICE

The Credit Union will be closed on **Monday, September 6** in observance of the Labor Day holiday. You can access your accounts 24/7 with Mobile Banking, through PC Banking, ATMs or by calling Accountline.

### SHRED FEST

NEFCU's final Shred Fest of the year will be held on **Saturday, September 18 from 9 am to 3 pm** at our 141 Harvest Lane office in Williston. The free Shred Fest allows you to safely destroy documents containing sensitive information. SecurShred, a local document shredding company, will be shredding documents right before your eyes! Limitations: maximum 5 boxes, personal documents only, no business material.



1201\_MCAK15

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



## It's Easy to Access Your NEFCU Accounts

*Choose the method that's best for you!*

We know that you want to access your NEFCU accounts in the manner that's most convenient for you. That's why we offer a wide variety of options to help you connect with your accounts – whenever and wherever you like!

**PC Banking** – Using your computer at home or at work, you can quickly check your balances and make transfers between your accounts using our free PC Banking. It's an easy and secure way to keep track of your account activity. We offer many useful extra tools in PC Banking, including Account Alert notifications, automatic payments and transfers (great for saving!) and the option to receive eStatements online rather than paper statements in the mail.

**Mobile Banking** – NEFCU now offers Mobile Banking! You can use your iPhone as well as some other “smart” phones, including some devices from Nokia, BlackBerry, Samsung, LG, and others to view your account balances and activity, make transfers between accounts, or find the nearest NEFCU ATM and branch locations (you first need to have PC Banking to use Mobile Banking).

**Visa Online Access** – Through PC Banking you can manage all types of activity related to your NEFCU Visa Platinum cards. See your current balance, recent usage and payment activity and check your due date and amount owed. You can also pay your Visa bill online. We now offer Visa eStatements as well.

**BillPay** – This service allows you to pay nearly all of your bills online! It's a great way to take care of recurring charges, such as utility bills and other regular payments, as well as single payments to a company or an

individual. You can even choose to receive your bills electronically, so that all of your billing and payment activity can be managed online.

**Accountline** – Access your accounts from any telephone using Accountline. You can check your balances and make payments from a landline or cell phone.

**TeleBranch** – Call to speak with a Representative from 7 am to 7 pm Mondays through Fridays, or 9 am to 3 pm on Saturdays at 802-879-8790 or 800-400-8790. Call this number as well if you ever have any questions or concerns about your Visa card.

**ATMs** – Use one of our many ATMs, as well as surcharge-free Falcon and SUM™ network ATMs, located throughout the region. For a detailed list of ATM locations, see our website [nefcu.com](http://nefcu.com).

**866-80-LOANS** – Need an auto loan or personal loan, or would you like to speak with someone regarding a mortgage or home equity loan? Then call us at 866-80-LOANS. We'll take your application right over the phone, and we can even send our Loan Courier directly to your home or workplace with the loan documentation, so you don't have to come into a branch.

Of course, we always enjoy seeing our members in person as well! Remember that our main branch in Williston is open from 7 am to 7 pm Mondays through Fridays, from 9 am to 3 pm on Saturdays, and we even have drive up teller service on Sundays from 11 am to 3 pm.

To set up any of the above remote access services, or if you have any questions at any time, just call us at 802-879-8790 or 800-400-8790 or come into any branch.



## Our Loan Couriers Go the Extra Mile

Need a loan, but too busy to come into a branch? Don't worry – our Loan Couriers can bring NEFCU to you instead! Our Loan Courier service can be a real help if you are busy at work, or at home with a new baby or illness, or if you just can't get out the way you used to. Our Couriers are very nice people who enjoy their work and look forward to meeting our members. Call the Loan Phone Team at 866-80-LOANS and we'll see if our Loan Couriers can help you!

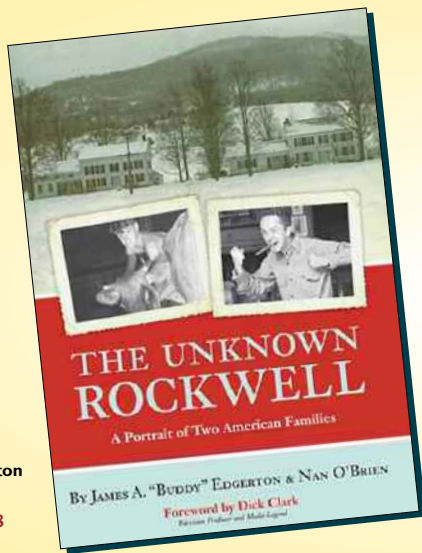
## Be a Life Saver

NEFCU makes it easy to save, with many convenient ways for you to start building a nest egg, plan ahead for your child's education, or just set money aside for a rainy day!

**Future Saver** – Starting with as little as \$25, you can open an account offering the rate of return of a traditional certificate, but with the flexibility to add as much as you like, as often as you like. It's a great way to start saving, as the money you set aside will grow until the term is complete. Terms are available from 1 to 5 years.

**Automatic Savings** – Get serious about saving by taking advantage of NEFCU's Automatic Savings program. Set up a regular schedule for a specific amount to be transferred into a NEFCU account of your choice, then make serious saving fun by giving the account a name that you can pick yourself! Set up a scheduled transfer on your own through PC Banking, or ask a Member Service Representative for help if you also want to give your account a special name. Come in to any branch or call 802-879-8790 or 800-400-8790.





James A. "Buddy" Edgerton and Nan O'Brien

Wednesday, September 8  
5:30-6:30 PM



Thea Lewis

Wednesday, October 13  
5:30-6:30 PM

## Vermont Distinguished Writers' Series

NEFCU is pleased to offer the ever popular Vermont Distinguished Writers' Series again this fall. These free events will be hosted by NEFCU in the Member Education Center in Williston. Writers who will be sharing their works with us include:

### Wednesday, September 8 5:30-6:30 PM

James A. "Buddy" Edgerton and Nan O'Brien are co-authors of *The Unknown Rockwell: A Portrait of Two American Families*, a memoir about the Edgerton and Rockwell families.

James A. "Buddy" Edgerton grew up on a dairy farm in Vermont. He was a friend and next-door neighbor to the Rockwell family and Norman Rockwell often used him as a model. He has delighted audiences for decades with his charming wit and detailed recollections.

Nan O'Brien has written books as well as magazine and newspaper articles. Her daily syndicated blog and column for The Tribune Company appears on Tribune broadcast sites. She is a regular contributor to GalTime.com. Nan hosts her syndicated radio show "The Nan O'Brien Show" Saturday nights. She appears regularly on television and radio shows nationwide, and conducts speaking engagements throughout the U.S.

The authors have prepared a multimedia presentation that contains pictures, illustrations and memorabilia from the book as well as unpublished material from the private archives of "Buddy" and the Rockwell family.

### Wednesday, October 13 5:30-6:30 PM

Thea Lewis is the author of *Haunted Burlington: Spirits of Vermont's Queen City*. She is also the creator of Queen City Ghostwalk. Since 2002, she has treated locals and visitors to chilling looks (and exciting) close encounters with Burlington's fascinating haunted history. Through tales of heroism, tragedy, and madness, Lewis takes guests on a journey back in time, introduces them to local legends, and paints a frightening picture of Burlington long ago.

Note: These events are held at NEFCU, 141 Harvest Lane, Williston. Seating is limited and reservations are required. Register at [nefcu.com](http://nefcu.com) or call 800-400-8790.

## Learn Online at [nefcu.com/learn](http://nefcu.com/learn)

### THIS MONTH'S FEATURE

#### ALL ABOUT SAVING & BUYING A CAR

RADIO:

**BUILD A SAVINGS PLAN THAT'S RIGHT FOR YOU**

VIDEO:

**INVESTING: DOLLAR-COST AVERAGING**

COACH:

**USED CAR BUYING COACH**

VIDEO:

**PURCHASING A VEHICLE: THREE TRANSACTIONS**

## Seminars at NEFCU

### REVERSE MORTGAGES

Tuesday, August 17

10-11:30 AM

### BUYING A HOME IN TODAY'S MARKET

Wednesday, September 1

5:30-7 PM

### IDENTITY THEFT, MAIL FRAUD AND CONSUMER SAFETY

Thursday, September 9

10-11:30 AM

### INTERNET SAFETY: AVOIDING FRAUDS, SCAMS & HOAXES

Tuesday, September 14

5:30-7 PM

### ABCs OF HOME BUYING

Wednesday, September 15

5:30-7 PM

### INTERNET SAFETY: PROTECTING YOUR HOME NETWORK

Tuesday, September 21

5:30-7 PM

Note: These seminars are held at NEFCU, 141 Harvest Lane, Williston. Seating is limited and reservations are required. Register at [nefcu.com](http://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

### Retirement Investment Strategies

**Tuesday, August 24th 5:30 - 7 PM**

Investing is an ongoing process and knowing how to manage your investments during retirement is vital to your strategy. We will show you the techniques you need to reach your financial goals.

Securities products, including variable annuities, will be discussed at this seminar.

### Investment Fundamentals

**Tuesday, September 28th 5:30 - 7 PM**

Have you considered the possibility that your retirement savings may not sustain the lifestyle you've always dreamed of? We will be discussing the challenges and options available to help you get the retirement of your dreams.

### Reservations

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

## Do you know how to manage your investments during retirement?

*Knowing how to handle taxes, inflation, investment portfolio management and the possibility of out living your retirement savings is vital to your strategy. You will need a sound investment strategy that will help meet your individual needs & goals.*

If you want to protect what you've worked so hard to accumulate, 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.

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

Representatives are registered through, and securities are sold through, New England Securities Corp. (NES), member FINRA/SIPC,. Baystate Financial Services is a general agency of New England Life Insurance Company (NELICO), Boston, MA 02116. NES and NELICO are affiliates. Branch Office: 200 Clarendon Street, Floor 19, Boston, MA 02116-2848.

Non-deposit investment products are not FDIC/NCUSIF insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union. New England Securities is not affiliated with New England Federal Credit Union. NES and its representatives do not provide tax or legal advice. Please consult your tax adviser or attorney for such guidance.

L0710116485[exp0910][VT]