

NEFCU DIRECT TO YOU

JUNE 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, July 4** and all branches will be closed on **Monday, July 5** in observance of the Independence Day holiday. You can access your accounts 24/7 with Mobile Banking, through PC Banking, ATMs or by calling Accountline.

SHRED FEST

NEFCU will hold its next Shred Fest on **Saturday, July 17** 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.



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 today (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.

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

NEFCU Mobile Banking

Account Access – Anytime, Anywhere!

NEFCU now offers Mobile Banking. You can use your iPhone as well as some other “smart” phones, including some devices from Nokia, Samsung, LG, Motorola, BlackBerry and others, to:

- **View your account balances and activity**
- **Make transfers between accounts**
- **Find the nearest NEFCU ATM and branch locations**

Check your accounts and make transfers while you're out shopping, on the road, or away on vacation – anytime, anywhere!

Mobile Banking is available to NEFCU members at no charge – there's no connection fee, no usage fee or any other type of charge to access Mobile Banking*. You do have to be signed up with NEFCU's free PC Banking in order to access Mobile Banking.

To start using Mobile Banking, log in to PC Banking (use your computer, not your phone), click on the Mobile Banking tab, and then follow the instructions.



Not yet using PC Banking? Then speak to a Member Service Representative today! Learn more by visiting nfcu.com/mobile.

**Your smart phone carrier may charge for data downloads. Be sure to understand your service agreement.*

NEFCU Visa Platinum and Visa Platinum Rewards

Low interest rates, FAIR policies and great benefits make this one of the best credit cards available!

The NEFCU Visa Platinum and Visa Platinum Rewards cards offer interest rates that are consistently lower than other types of credit cards, and our FAIR policies make it less likely for you to be charged unexpected fees and penalties.

With your NEFCU Visa Rewards, you can earn reward points for purchases and balance transfers, and get no-cost convenience checks whenever you need them.

Keep track of your Visa balances and activity with Visa Online Access, available through PC Banking! You can even get Visa “eStatements,” an environmentally-friendly and secure alternative to the paper statements that you receive in the mail. To sign up, go to nfcu.com and click on “Visa” and then “Sign up for eStatements.”

Get your NEFCU Visa Platinum Card today! Call 866-80-LOANS or apply online anytime at nfcu.com.

Traveling out of town with your NEFCU Visa? Please call us before you go!

As a protective measure, transactions on your NEFCU Visa card may be blocked if they appear to be suspicious. To ensure that your card works while traveling, please call us at 800-400-8790 or 802-879-8790.

Apply for a NEFCU Visa today, and you'll also enjoy these other great benefits:

- **NO annual fee**
- **NO fee for balance transfers**
- **NO fee for cash advances**
- **NO overlimit fee**
- **NO hidden fees**
- **NO rate increase if your payment is late**
- **25-day partial grace period**

NEFCU - Your Best Source for Low-Cost Auto Loans!

Before you buy your next car or truck, stop by the Auto Loan section at nfcu.com. We offer a variety of free resources, including car buying tips, shopper's guides, group-rate discounted auto insurance and links to NADA research tools. We also offer an online podcast, “How to Buy a New or Used Car From a Dealership.” It's just a few minutes long, but very helpful for anyone in your household who will be buying a car for the first time!

NEFCU is also the home of the Auto Check. It's a pre-approved loan that you receive in the form of a blank check. When you are ready to buy, you just fill in the amount and sign. You can use it at dealerships in Vermont, New York, New Hampshire and Massachusetts. It is a great way to improve your buying power!

For your next auto loan, call 866-80-LOANS or apply online anytime at nfcu.com:

- **Low rates and easy terms**
- **Fast turnaround**
- **Many ways to save you money**
- **Loan Couriers who can bring the paperwork and the check right to your home, workplace or car dealership**

MONTHS	APR ¹	DOLLAR ²	PAYMENT/ \$1000	PAYMENT
12	1.99	\$15,000	\$84.24	\$1263.58
24	2.74	\$15,000	\$42.87	\$643.05
36	2.99	\$15,000	\$29.08	\$436.19
48	3.99	\$15,000	\$22.58	\$338.66
60	4.49	\$15,000	\$18.65	\$279.61
72	5.49	\$15,000	\$16.34	\$245.04
84 ³	6.99	\$25,000	\$15.10	\$377.27

Your low monthly payment!

¹APR=Annual Percentage Rate. All rates are listed “as low as” and are determined by an evaluation of your credit. Your rate may vary from the rate shown. Rate subject to change. Rates quoted require AutoPay from a NEFCU deposit account; rate increases by .50% without AutoPay. ²New: Up to 100% financing plus tax, title, registration and service contracts, less any rebates. Used: Up to 100% NADA retail value plus tax, title, registration, and service contracts less any rebates. Rebuilt: Up to 100% NADA loan value plus tax, title, and registration. Additional restrictions may apply to cash out refinances, private sales, and collateral older than 6 years. Other rates and terms are available. ³84-month term for new cars only, minimum loan amount \$25,000.





Concerned about your retirement? Don't worry – Plan It!

On our website nefcu.com, you'll find a wealth of valuable resources and tools for saving for, entering into and living in retirement. The Plan It! module, available by clicking on Financial Education, can help you no matter where you are with your retirement goals – and keep track of your progress too!

Use Plan It! to help you grow your nest egg, manage your spending and credit, explore housing options, manage estate, tax and legal issues, and much more.

To access Plan It!, go to nefcu.com and click on Financial Education. Scroll down and click on the Plan It! link to see the articles, checklists, calculators and other free resources.

Learn Online *at nefcu.com/learn*

THIS MONTH'S FEATURE

RETIREMENT READINESS

ARTICLE:

RETIRE? GET REAL.

RADIO:

INVESTING FOR RETIREMENT

CALCULATOR:

WHAT'S MY NET WORTH?

VIDEO:

INVESTING IN AN IRA

Seminars *at NEFCU*

RETIREMENT TRACK SERIES

WHAT'S YOUR NUMBER?

Tuesday, June 8 Hosted by NEFCU 5:30-7 PM

UNDERSTANDING SOCIAL SECURITY

Tuesday, June 15 Lee Wilson, SSA 5:30-7 PM

INVESTING FOR A SECURE RETIREMENT

Tuesday, June 29 Hosted by Baystate 5:30-7 PM

Note: When registering for the Retirement Track Series, you must attend all three seminars. Seating is limited. Register at nefcu.com or call 800-400-8790. These seminars are held at NEFCU, 141 Harvest Lane, Williston.

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Baystate Financial Services at NEFCU

141 Harvest Lane, Williston, VT 05495

Are you ready for what life throws at you?

- New or changing job
- Getting married
- New home
- The birth of a child
- Funding education
- Protecting your family
- Restructuring a financial plan
- Planning for retirement
- Organizing retirement income
- Cost of health care in retirement
- Helping aging parents
- Death of a loved one

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