



# NEFCU News

August 2022

## How efficient is your home?

Our Energy Smart loans aren't just for solar panels. Although they're a great way to increase your home's efficiency, there are lots of other upgrades that can decrease the amount of energy used to heat, cool, or run appliances and electronics used in your home each month.

While making these changes can help decrease your carbon footprint, it also can take some of the heat off your wallet! Save money on energy and fuel bills by making subtle weatherization upgrades like adding insulation, using LED lighting, and replacing windows. Larger projects can include replacing exterior doors and framing, installing an efficient furnace or boiler, upgrading kitchen appliances, or installing heat pumps or water heaters.

NEFCU's Energy Smart loans can be financed for 5, 10, or 15 years, depending on the amount you need to finance, all with a fixed rate. Without a pre-payment penalty, our loans give you a comfortable monthly payment and the option to add any extra you choose each month.

Increase your home's efficiency and reduce your monthly bills. Our loan officers are here to answer your questions about your project ideas and help you find the best solution to make your upgrades.

Visit us online at [nefcu.com](http://nefcu.com) or call 866.80.LOANS for more information.

## SimplySmarter Checking

*NEFCU delivers account access with ease*

Pair our *SimplySmarter* Checking account with a NEFCU Debit Card, and you have the perfect combination for seamless, secure shopping.

NEFCU's checking account offers all the digital access one might expect in today's world — a secure, online portal with the option of using our app on your smart phone or tablet.

The modest monthly fee can be reduced or waived completely. Your NEFCU Debit Card has a VISA® logo, so it can be conveniently used anywhere VISA is accepted, without an annual fee!

Unlimited check writing (including BillPay checks), the ability to deposit paper checks remotely, personalized alerts and reminders, plus automated and manual transfer options are just a few of the perks of using our checking account.

For more information or to open an account, visit [nefcu.com](http://nefcu.com) or call 800.400.8790.

## Holiday Closing

The Credit Union will be closed on **Monday, September 5**, in observance of Labor Day.

You can access your accounts 24/7 by using NEFCUOnline, Mobile Banking, ATMs, Text Messaging, or by calling Accountline.

## 2022 Shred Fest™

**Saturday, September 10**

**This event offers hard drive destruction.**  
*Only accepting the following: desktop computer towers, server computer towers, laptop computers, and hard drives.*

9:00 am to 1:00 pm  
141 Harvest Lane, Williston

### Limitations:

Maximum 5 boxes, personal documents only (no business material). No three ring binders or general recycling, only documents containing personal or sensitive information.

## Webinars

### Purchasing Your First Electric Vehicle

Thursday, August 18  
12:00 - 1:00 pm

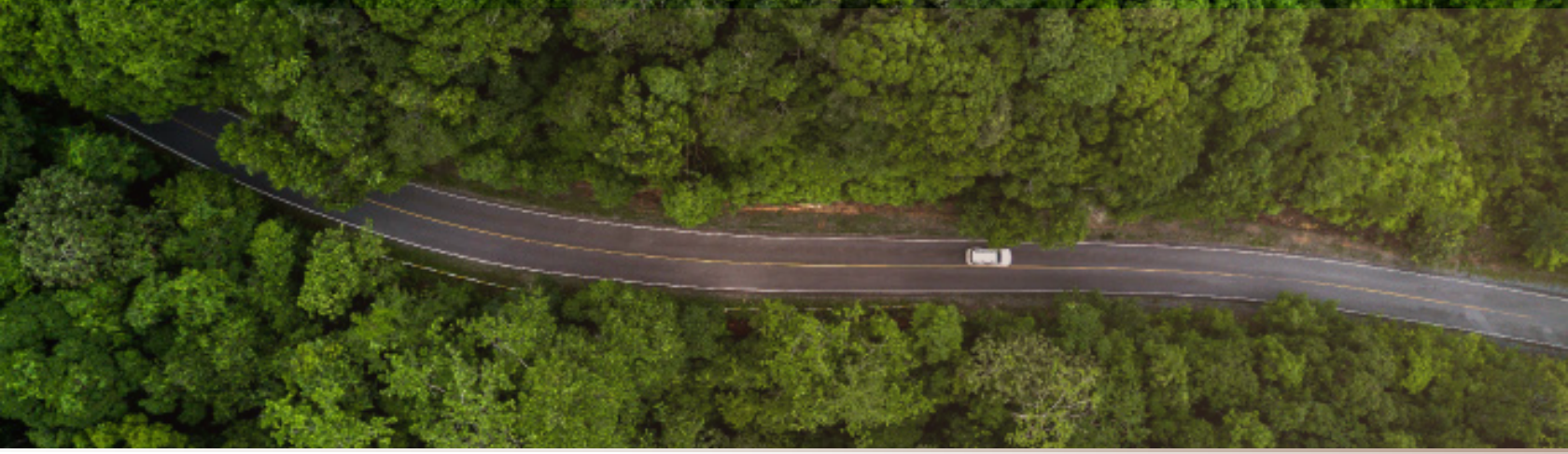
### Simple Steps to Reduce Food Waste and Save Money

Tuesday, August 23  
12:00 - 1:00 pm

Register at [nefcu.com](http://nefcu.com) or call 800.400.8790



**New England  
Federal Credit Union**



## Refinance with NEFCU\* and Save!

You can get up to \$200\*\* back when you refinance your auto, snowmobile, boat, RV, ATV, or motorcycle loan with NEFCU.

Reduce your monthly payment by changing the term or lowering the interest rate when you bring your loan to NEFCU — simplify your banking routine and keep your loans

and accounts all in one place. You can sign your loan documents electronically and save the trip to the branch.

From the application process to making your monthly payments, NEFCU makes refinancing simple.

Apply online at [nefcu.com](http://nefcu.com), in a branch, or call us at 866.80.LOANS.

*\*Current loans need to be from another financial institution and in place for at least 60 days.*

*\*\*1% cash back based on loan amount refinanced and subject to loan approval. Funds will be deposited into a NEFCU Share or Share Draft account.*

## Teaching Teens Financial Responsibility

If your teen just got his or her first job, or is getting ready to go to college, now is the time to give some spending and saving tips!

When your kids were little, you frequently heard requests such as “Will you read me a story?” or “Can we go for a bike ride?” Now that they’re older, the questions often involve asking for money — *your money*. Here are some ways to show them how to prepare for spending their money or allowances:

- **Make the most of “teachable moments”** — Look for opportunities in your day-to-day interactions with your teen where you can sneak in a money lesson. For instance, if you’re out shopping together, you can talk about your personal shopping choices or why you’re delaying a purchase.
- **Provide hands-on experience** — Have your teenager make the grocery list for the week. At the market, he or she will see how much of the family budget goes towards groceries.
- **Introduce plastic, perhaps** — Only you can decide if your teen is mature enough to manage a debit card. You could go over the transaction history each week and discuss how to manage a checking account.

For more budgeting tips or for information about opening a checking account for your teen, visit [nefcu.com](http://nefcu.com) or call 800.400.8790.

# Zelle®

## When timing is everything - send money with Zelle®

Zelle® is a fast, safe and easy way to send and receive money, typically within minutes<sup>1</sup>. Using just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank<sup>2</sup>.

No checks. No cash. No hassle.

Zelle® makes sending and receiving money to friends and family fast, safe and easy — all from the convenience of our mobile app. *Enroll now!*

<sup>1</sup> Transactions typically occur in minutes when the recipient’s email address or U.S. mobile number is already enrolled with Zelle.

<sup>2</sup> Must have a bank account in the U.S. to use Zelle.

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**Establish the  
financial future  
for you  
and generations  
to come**

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*Schedule a complimentary  
appointment with a CFS\*  
Financial Advisor to  
discuss your goals.*

# MEET OUR TEAM



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Call 802.879.8790 or 800.400.8790 or visit [nefcu.com](http://nefcu.com) to schedule a complimentary appointment today.

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**Financial GROUP**  
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