



NEFCU News

July 2022

Consolidate your debt with NEFCU!

Are you tired of keeping track of multiple credit card payments each month? Or maybe you have a few personal loans, but they're all with different financial institutions - either way, make your monthly billing easier by lumping your payments into one with the MyConsolidator Loan from NEFCU.

With a low rate and application limit of \$50,000, you can combine multiple high-interest bearing credit card balances, any medical bills you have, and personal loan balances into one easy payment.

NEFCU offers easy payment options, including internal online transfers or autopay, so you won't miss a payment! Let our local team help you organize your monthly budget.

To apply, visit nefcu.com or call 866.80.LOANS.

*APR = Annual Percentage Rate. Funds are paid to the Service Provider. Uses of funds are limited, please call for details. Your rate could vary according to your credit and are subject to change. Rate quoted is effective July 1, 2022.

Rates as low as

5.99%
APR*

Holiday Closing

The Credit Union will be closed on **Monday, July 4**, in observance of Independence 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.

"My Offers" is live within NEFCUOnline!

Within your portal, you'll see your special offers

To ensure you don't miss out on any loan opportunities or promotions that can save you money each month, we list them in one place for you. No need to search the website or in your online banking portal for "special of the month" - we'll bring it right to you! While you're online, if you have any

questions you can use the Chat feature to message with one of our Member Service Representatives within NEFCUOnline. You can also give us a call at 800.400.8790 with any questions you might have about this program.





Is your student off to college this Fall?

If shopping for dorm furniture is on your horizon, NEFCU wants to check “banking” off your student’s to-do list. Whether campus is within an hour drive or a flight across the country, you can be sure we’ll be there, every step of the way.

“How can my student use NEFCU without a branch near their campus?” you might ask. We have many digital options so your student doesn’t have to mail you their first work study paycheck for you to deposit at a branch, or, you can transfer them money with the click of a button. Here are some of the things NEFCU can help you and your student with:

A checking account and debit card: With no monthly fee for anyone under age 25, your student can learn how to manage funds with NEFCU’s *SimplySmarter* Checking™. Plus, our debit card has the VISA® logo, so online shopping or in-app purchases like Uber and Amazon are a breeze!

Online Banking & Mobile App: NEFCUOnline has all the remote features that your student needs to access their account securely. Our Mobile App is great for on-the-go banking needs, like checking balances, depositing paper checks, or transferring money between accounts. Once registered for NEFCUOnline, your student can download our app from the App Store or Google Play.

Don’t forget to check out Zelle®, an app that’s a great way to transfer money to new roommates or friends that aren’t NEFCU members.

Earn while you learn with Zogo - a fun app that teaches students financial education while earning points that can be redeemed for gift cards to your favorite stores!

Credit card and loans: For additional spending options, including unexpected emergencies, a NEFCU VISA® card is a great option for a student just starting out. Tuition and other college-related expenses, like text books, can add up quickly. Chat with one of our Loan Officers to learn more about borrowing money with a plan that works for you!

Open an account online at nefcu.com, call 800.400.8790, or stop by a branch.

NEFCU’s Financial Counselors

Did you know that NEFCU has its own team of certified financial counselors on staff, exclusively available to our members?

Whether you’re looking for an extra set of eyes on how to manage your monthly budget or if you need some guidance on how to get your credit score up, our specialists are here for you.

Amanda and Emily are available for in-person, virtual, or by phone meetings. They enjoy helping our membership meet their personal goals, no matter what part of the financial journey they’re in!

• Budget Counseling - Take a look at your cash flow and set up a budget and savings plan targeted towards your specific financial goals.

• Credit Counseling - We’ll review your credit report in detail and make a plan to improve your score.

• Debt Counseling - We’ll look at all of your debts and identify opportunities to restructure them to help you reach your goals faster.

Our counselors are here to help, for as little as a one-time kick start or an on-going relationship until your goals are met!

Don’t forget to check out nefcu.com for more tools and services, like budgeting tools and podcasts.

For more information or to make an appointment, call us at 800.400.8790 or visit nefcu.com.



Burlington Discover Jazz Festival

Thank you to everyone who made this another successful event! We loved seeing the crowds at so many different venues enjoying incredible music.

Photo credit: Luke Awtry Photography



CONTACT CENTER | 800.400.8790
LOAN CENTER | 866.80.LOANS
nefcu.com

NEFCU NMLS #446767
Federally Insured By NCUA
2NEC220702





Plan your financial future with your local team

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

MEET OUR TEAM



Jonathan Whitehouse, CFF®
Wealth Advisor
CUSO Financial Services, L.P.

whitehouse.cfsinvest@nefcu.com
802.764.2626
800.400.8790



Kristopher Daudelin
Financial Advisor
CUSO Financial Services, L.P.

daudelin.cfsinvest@nefcu.com
802.764.6985
800.400.8790



Lisa Cruser, AAMS®
Financial Advisor
CUSO Financial Services, L.P.

cruser.cfsinvest@nefcu.com
802.879.8588
800.400.8790

Call 802.879.8790 or 800.400.8790 or visit nefcu.com to schedule a complimentary appointment today.

**Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. New England Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. CFS and its Registered Representatives do not provide tax or legal advice. For such advice, please consult with a qualified professional.*



NEFCU
Financial GROUP
INSURE. INVEST. RETIRE.

Available through CUSO Financial Services, L.P.

2NEC220703