NEFCU News

November 2022

Make the most of this Holiday Season

Be a savvy shopper this holiday season by using NEFCU's low-cost financial solutions for your purchases. Whether you're getting gifts, hosting family meals, or traveling, NEFCU is by your side.

Our Holiday Loan is a personal loan that you can use for all of your expenses this season. After an easy application process, the funds will be deposited right into your account for you to access.

If you don't already have a *SimplySmarter* Checking account, look no further! We print debit cards with a VISA® logo in our branches, so you can walk out of the branch ready to shop! Use direct deposit, ATMs, or Mobile Check Deposit in our app to get your funds in the account for holiday shopping.

Our mobile app is perfect for on the go banking! During your hustle and bustle of shopping with all the stops in between, the app is available for transfering money between accounts and checking balances.

Our NEFCU VISA card makes shopping hassle-free. Apply today and you'll have the spending power to make your holidays everything you want them to be, without paying high interest rates and fees. You can even earn cash back rewards*!

Visit us online at nefcu.com or call us at 800.400.8790 for more information or to apply.

**Certain restrictions apply. See nefcu.com for full details.*

Scam Alert

We are aware of a recurring scam in which members receive a text message followed immediately by a phone call that claims to come from New England Federal Credit Union.

NEFCU will NEVER ask for your Online/Mobile banking login credentials, one-time password, full debit or credit card number, or the CVV code from the back of your card. DO NOT provide this information in response to a call, text, or email.

If you receive a call or text claiming to be from New England Federal Credit Union and are asked for any of the information listed above, do not respond. Hang up and call us directly at 800.400.8790 to report it immediately. Additionally, if you believe you have been a victim of fraud, please call us or stop by a branch for help.

Holiday Closing

The Credit Union will be closed on **Friday, November 11** in observance of **Veterans Day**.

Thanksgiving Closing Schedule

All offices will close at 5:00 pm on **Wednesday, November 23**

The Credit Union will be closed on **Thursday, November 24** in observance of Thanksgiving

The University of Vermont Medical Center branch will be closed on **Friday, November 25**

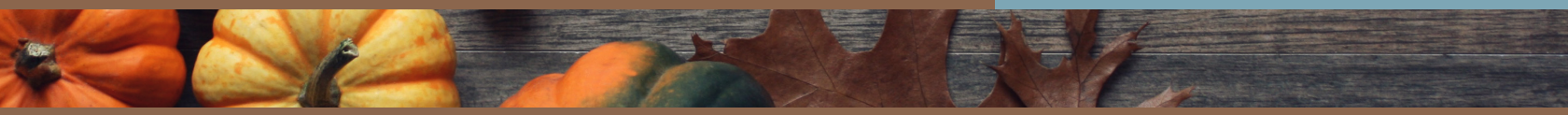
You can access your accounts 24/7 by using NEFCUOnline, Mobile Banking, ATMs, Text Messaging, or by calling Accountline.

Webinars

Vermont Health Connect - Health Insurance for 2023

Wednesday, November 9
12:00 - 1:00 pm

Register at 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. Get some extra spending cash for this holiday season, too!

Apply online at 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.*

"My offers" is live within NEFCUOnline!

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.

Get your home ready for Winter

Did you have high heating bills last winter? Maybe your home is in need of some winterization before the snow falls this season. There are many ways that homeowners can prepare their houses for the long winter ahead.

Weatherproof your home to prevent cold air from coming in or heat escaping out! By eliminating the wasted heat, your heating bills will go down as well. Storm doors and door sweeps can help block the cold air, as well as installing weather-strips to your doors and windows. Is it time to replace your doors and windows? Look for energy efficient brands to reduce your energy bills while keeping your home at the temperature you want, no matter what the season!

Insulation in the attic and basement can help, too. Cold floors, differences between room temperatures, and drafts are just a few of the warning signs that your home could benefit from a sealant or insulation.

For information on our Fuel Assistance Loan, Energy Smart Loan, or personal loans, visit us online at nefcu.com or call us at 866.80.LOANS.

TELL US YOUR
GOALS.
LET'S MAKE
THEM WORK.

WEBINAR

Estate Planning - Personal Planning Strategies

Thursday, November 17 | 12:00-1:00 PM

Presenter

Molly Bucci | Senior Counsel
Primmer Piper Eggleston & Cramer PC

Registration:
800.400.8790 | nefcu.com

*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.*

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