

What we offer...

DEPOSIT PRODUCTS:

- Savings Accounts
- Free Checking Accounts with No minimum balance, No monthly service charge, Free online banking, Free Bill pay, Free Direct Deposit and Free Visa Debit Card
- CD - Certificate of Deposit
- Money Market Accounts
- IRA
- Teen Accounts
- Holiday and Vacation Club Accounts
- and much more!

LOANS:

- Mortgages
- Home Equity Loans
- Personal Loans
- Vacation Loans
- Bill Consolidation
- Visa Gold Credit Card with miles
- Visa Classic Credit Card
- Car Loans
- Boat and Motorcycle Loans
- and more!

GrooveCar.com. For free information on current rebates, road and safety tests, locating a specific used vehicle, or an appointment with a credit-union-friendly dealership, members can visit or call GrooveCar.com at 1-800-Groove-4.

Loans

Auto Loans. NYU FCU will consider lending up to 100% of a new vehicle purchase price, including tax, title, and registration, with terms up to 72 months. Used-vehicle terms are also available. With a pre-approved loan, you can shop like a cash customer. In addition, we offer dealer promotions available only to members of the credit union.

Debt Consolidation Loan. Consolidating your debt means transferring some or all of your debt, already at a higher interest rate into one loan at a lower interest rate. This loan will save you lots of money.

Mortgages and Home Equity Loans. 30 year fixed rate and adjustable rate mortgages are available for buying a new home or refinancing your current one. Home Equity Loans with a 3 month introductory rate of 1% below prime rate and prime rate thereafter.

Visa Classic Credit Cards. Our Visa Classic credit cards offer an aggressive low-fixed rate with no annual fee. If your bill is paid within the 25-day grace period, no interest is charged. Additional benefits include: access to cash at over 500,000 ATMs worldwide and free travel accident insurance.

Visa Gold Credit Cards with Miles. Our Visa Gold credit card has the following benefits: 6.9% six-month introductory rate (also valid on cash advances), an aggressive 8.9% fixed rate thereafter, no annual fee, a 25-day grace period, free travel accident insurance, and a \$150,000 of free accident insurance. Members will earn one point for every dollar spent on purchases toward free airline travel and merchandise. Available destinations include the United States, Europe, Mexico, the Caribbean and Asia. Points are valid for up to five years from the date earned.

Personal and Vacation Loans. You can borrow on your signature with a minimum amount of your savings frozen as collateral. Our personal and vacation loan rates are lower than major New York banks.

Share Secured Loans. Borrow up to 95% of the amount of your savings.

Once a member, always a member.

At New York University Federal Credit Union,
you're not just a customer,
you're a member... and an owner.

That's the Credit Union Difference.

And once you become a member,
no matter where you go or what you do,
you're a member for life.



New York University
Federal Credit Union

Serving the New York University Community

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www.nyufcu.com



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



Federally insured by NCUA

Each member account is insured to \$100,000
The New York University Federal Credit Union operates in accordance with the
Housing Law and the Equal Credit Opportunity Act.

Banking Solely for the New York University Community



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Federal Credit Union

Serving the New York University Community

A Credit Union for the NYU Community

Established solely for the New York University community, we are concerned only with serving the needs of our members. We are a not-for-profit cooperative. The Credit Union offers better rates, lower or no fees, more flexible terms and easy access to your account. We provide a complete line of services for all your financial needs, with complete dedication to continuing our tradition of excellent member service.

How the Credit Union Works

The Credit Union is a financial cooperative into which members can make deposits and receive competitive or higher interest rates than those offered by standard retail banks. Additionally, we offer competitive interest rates on all types of loan products.

Credit Union policy is set by the Board of Directors, all of whom are NYU employees. The Board of Directors and CU Committees are elected by the members and volunteer their time. Members are encouraged to serve on committees, run for office, and vote at the annual meeting, usually held in November.

All profits (after operating expenses) are returned to the membership in the form of higher dividends, lower rates on loans, or additional services.

Your deposits are Federally insured by the National Credit Union Association (NCUA), an agency of the U.S. government, for up to \$100,000.

Membership

Membership is available to all full and part time NYU faculty, staff, technicians of the Medical Center (The Tish Hospital, HJD and the other NYU hospitals), the School of Dentistry, immediate family members, and domestic partners of Credit Union members.

An NYU FCU Account is opened with:

- \$50 minimum opening deposit
- \$7 one time membership fee
- Valid NYU ID
- Valid government issued photo ID
- Social Security Number or Taxpayer Identification Number

International Students attending NYU can open an NYU Credit Union Account with:

- \$50 minimum opening deposit
- \$7 one time membership fee
- Valid NYU ID
- Valid foreign passport with passport number and country of issuance
- Completed IRS Form W-8BEN



Services

Regular Savings. This account makes you a member and eligible for all the services and benefits of the Credit Union. Interest on this account is paid quarterly. Children, Teen, and Business Accounts are available.

Investment Services. A full-service investment advisor is available to help you build a secure financial future, including mutual funds, IRAs, annuities, life insurance, etc. Fee-free, no-obligation appointments are available.

Individual Retirement Accounts (IRAs). Plan for retirement with a high-yield IRA from your Credit Union. Numerous options are available to suit your needs.

Certificate of Deposit (CDs). High-yielding Certificate of Deposit can be opened with as little as \$1000.

Money Market Accounts

Teen Checking Accounts. Teach your teenager how to manage money by opening a joint checking account.

Payroll Deduction/Direct Deposit. Set up automatic deposits/direct deposit with your employer- we will help you arrange it.

Holiday and Vacation Club Accounts. Save for holidays and vacation.

Fee-Free ATMs. Members can access their accounts at nearly 5,300 ATMs in the NYC metro area and more than 25,000 ATMs nationwide that belong to the COOP ATM Network (up to 6 free transactions per month).

Touch Tone Teller. Check your balances and cleared checks, transfer funds, make loan payments from a share or checking account or withdraw money by check just by picking up the phone. It's that easy!

Totally Free Checking for New York University.

Access to your checking account? Every minute, every day. While you're working 24/7, so is our Checking Account. It's designed specifically for New York University employees, faculty, staff, students and their family members.

With totally free banking, you have convenient 24-hour access to your checking account to pay bills online, balance you check register, make debit purchases, get cash from ATMs, and more.

Plus, with added rewards like reduced rate consumer loans or a low fixed-rate credit card, you're armed with the tools for success. We offer you 24/7 banking convenience – with an account from New York University Credit Union.

Free Online Bill Pay

- Pay recurring and one-time bills
- Make payments to virtually anyone in the U.S.

Free Online Banking

- Balance your account
- Check balances and transactions
- Transfer funds

Free Visa Debit Card

- No need to write checks to make purchases
- Surcharge free access to more than 25,000 CO-OP Network ATM machines
- Accepted like a credit card, works like a check

Overdraft Protection Loans. After establishing a credit record with us, you can apply for a line of credit. Once you are approved, you can draw instant cash up to your approval limit simply by making a cash withdrawal. No dues. No fees.

Remember... No automatic turndown because of your credit score. We respect you as a New York University community member and will do our best to serve your needs. With all loans through NYU FCU, there is no prepayment penalty.

For all your additional questions please visit our website: www.nyufcu.com

For specific rates on the savings and loan accounts, visit our website: www.nyufcu.com or call the credit union office at (212) 995-3171

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