

YOUR

Money

NEA NorthEast Alliance
Federal Credit Union

FALL 2011

www.neafcu.com

Yale New Haven NEA Branch Welcomes Students at Fair

Branch Manager Wanda Dewey and Assistant Branch Manager Joyce Diggs attended Yale University's Annual Graduate Student Information Fair to spread the word about NEA financial products and services to the fair's attendees. NEA's affiliation with Yale and its presence in and around Greater New Haven gives students the ability to handle their finances at the credit union.

The NEA branch office at 55 Whitney Avenue and its ATM at 13 Broadway borders Yale's Campus. NEA services the employees and students of Yale University, as well as the many members affiliated with Yale in some fashion. Moving forward NEA can accept almost anyone in Greater New Haven for membership via associate programs.

Dewey and Diggs were present through the entire fair and met the new students and potential new members with candy, mobile phone holders, sticky pad tabs, key chains and information about how handling your finances at NEA Federal Credit Union is the best option. The Graduate School students are from all over the world and like doing business at credit unions and at Yale NEA is the only credit union with Yale affiliation.



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Did You Know?

Need Extra Cash This Holiday Season?

A Holiday Loan from NEA FCU May Be the Answer

The holiday season will soon be here again...will you be ready? With the rising cost of food, gas, and many other necessities you may be dreading the holiday season instead of looking forward to the fun of gift giving.

NEA FCU is here to help you through the pinch with a convenient Holiday Loan with competitive rates and easy terms. So start making your list, check it twice, check your budget and then turn to NEA for a Holiday Loan instead of high rate credit cards. Apply for an NEA Holiday Loan today (application below) and borrow either \$1,500.00 or \$3,000.00. We offer a short 12-month term with rates as low as 12.9% APR (11.6% for Platinum Club members), so you'll be all paid up before next year.

For those members who borrowed last year, your loan can be renewed or rolled into this new loan. Members who had loans last year will be contacted automatically. Apply through December 31, 2011 by completing the following Holiday Loan Application. Checks will be available upon approval.

You may contact an NEA Representative at (845) 735-1818 (Rockland), (914) 397-6055 (Westchester) or (203) 562-0735 (CT) if you have any further questions. We wish you and your families many happy memories this holiday season.

*First time borrowers must complete the enclosed application. Rates are subject to change at any time and approval is based on our underwriting guidelines.

LOAN APPLICATION

To apply for a Holiday Loan you may visit our web site at www.neafcu.com for an easy on-line application. Or, complete the "mini-application" below and mail it with your most recent pay stub to one of our offices. If you have not borrowed with NEA FCU before, you will also be required to complete some additional information.

Amount Requested \$1,500 OR \$3,000

Payroll code _____ Member Account Number _____

If you are applying for credit in your name only, do not complete co-applicant section.

APPLICANT NAME (Last, First, Initial) _____ CO-APPLICANT NAME (Last, First, Initial) _____

HOME ADDRESS (Street & No.) _____ HOME ADDRESS (Street & No.) _____

CITY, STATE, ZIP _____ HOW LONG? _____ CITY, STATE, ZIP _____ HOW LONG? _____

PREVIOUS ADDRESS _____ HOW LONG? _____ PREVIOUS ADDRESS _____ HOW LONG? _____

HOME PHONE () _____ BIRTHDATE _____ HOME PHONE () _____ BIRTHDATE _____

AGES OF DEPENDENTS _____ AGES OF DEPENDENTS _____

SOC. SECURITY NO. _____ DRIVER'S LICENSE NO. STATE _____ SOC. SECURITY NO. _____ DRIVER'S LICENSE NO. STATE _____

BUS. PHONE () _____ GROSS SALARY \$ _____ NET MONTHLY \$ _____ BUS. PHONE () _____ GROSS SALARY \$ _____ NET MONTHLY \$ _____

EMPLOYER _____ POSITION _____ HOW LONG _____ EMPLOYER _____ POSITION _____ HOW LONG _____

BUSINESS ADDRESS _____ BUSINESS ADDRESS _____

Rates are subject to change at any time. By submitting this application, you authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

FEE SCHEDULE

Effective October 1, 2011

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. Many transactions can be done at "NO CHARGE" if the member has direct deposit of a payroll check to a share Draft/Checking account.

ITEM	AMOUNT
Replace Lost ATM card (One Free Per Year)	\$10.00
Change ATM Card PIN (Personal Identification Number)	\$5.00
ATM Cash Withdrawal (1) From Any Account	\$1.00
ATM Cash Withdrawal Limit In 24 Hour Period	\$500.00
NEA ATM	NO CHARGE
ATM Point-of-Sale Transaction ⁽¹⁾	NO CHARGE
Home Banking	NO CHARGE
Share Draft Checking	NO CHARGE
Transfer To Cover Share Draft Checking from MM or Savings	NO CHARGE
Check Withdrawal	
By Teller	NO CHARGE
By Telephone	NO CHARGE
Transfer Funds From Any Account(s) To Another Account At ATM	\$2.00
Transfer Funds Limit in 24 hour Period	\$500.00
Balance Inquiry, Timeout, Invalid Entries ATM On Any Account(s) ⁽¹⁾	\$1.00
New Membership Account ⁽²⁾	\$10.00
Overnight Mail Fee	\$25.00
Traveler's Checks	Varies
Gift Cards (VISA®)	\$3.50
Deposited Checks (and Other Items) Returned Unpaid	\$25.00
Bill Pay (Per Month)	NO CHARGE
Overdraft (Each Debit, Draft, ACH, or EFT	\$25.00
Nonsufficient Funds Items	\$25.00
Nonsufficient Funds ATM Withdrawal	\$25.00
Nonsufficient Funds Debit Card Purchaser	\$25.00
Nonsufficient Funds Preauthorized Withdrawal	\$25.00
Account Activity Printout/Interim Statement	\$5.00
Account Research per hour	\$30.00
Reconciliation of Account per hour	\$30.00
Stop Payments (All Items)	\$25.00
Stop Payments (ACH Payment)	\$25.00
Wire Transfer – Outgoing Domestic	\$25.00
Wire Transfer – Outgoing International	\$40.00
Photocopy of Statement or Teller's Check	\$10.00
Photocopy of Draft or Check	\$10.00
Foreign Deposits	Pass Along Fee
Courtesy Pay ⁽³⁾ Each Transaction	\$30.00
Maximum Daily Courtesy Pay	\$100.00
Return Mail or Bad Address	\$15.00
Lost Safe Deposit Key (New Haven Only)	\$50.00
Dormant Account Fee ⁽⁴⁾ (No Activity For One Year)	\$25.00
Legal processing charge for processing a subpoena, garnishment, levy, restraining notice or other such legal documents	\$50.00

(1) ATM and Debit Card Transactions waived if you have direct deposit of your payroll check to a Share Draft/Checking Account

(2) This fee waived if member joins Greenburgh Nature Center. \$25 minimum deposit required for membership which represents a share of the credit union and must be maintained for credit union membership.

(3) Courtesy Pay Fee for overdrafts created by checks, in-person withdrawals, ATM withdrawals, ACG Withdrawals, Point-of-Sale (POS) Transactions, or any other withdrawals by electronic means.

(4) An account is considered dormant if for one year, no withdrawals, deposits, other than credited dividends, have been made to the account and we have received no communications from you about any of your accounts.



CEO CORNER

Merger Message

From Don Briggs

Despite the best efforts of the team comprised of FISERV, VANTIV and NEA representatives, the financial data merger on September 9th encountered several problems that affected our members. Almost all of these issues have been resolved and the few that remain are in the process of being settled. We thank all of our members for their patience during this transition. Going forward, the entire team at NEA is committed to bringing NEA members the best possible services and products on the latest technology platforms. Please call your branch whether it is Rockland, Westchester or Yale/New Haven and speak with your favorite representative to help you with your transactions or any other issues you may have. NEA is moving forward to serve you better!

Chief Executive Officer,
Don Briggs



BRANCH LOCATIONS

Office Hours:

Walk in: 9:00am - 4:00pm
Telephone: 10:00am - 4:00pm

Rockland Branch/Main Office

35 Bardonia Rd. • P.O. Box 9157
Bardonia, NY 10954-9157
Phone: 845-735-1818
Fax: 845-735-1503
ATM on site

Connecticut Branch

55 Whitney Ave. • New Haven, CT 06510
Phone: 203-562-0735
Fax: 203-624-6541
ATM on site

White Plains Branch

440 Hamilton Ave., Suite 100C
White Plains, NY 10601
Phone: 914-397-6055
Fax: 914-397-5158
ATM on site

Greenburgh Office

Greenburgh Town Hall
177 Hillside Avenue 2nd Fl
Greenburgh, NY 10607
Phone: 914-422-2555
Fax: 914-422-8066

Siemens HealthCare Diagnostics Branch

Tues., Wed., Thurs.: 10:00am - 3:00pm
SIEMENS EMPLOYEES OR BY
APPOINTMENT ONLY
511 Benedict Avenue
Tarrytown, NY 10591
Phone: 914-524-2284
Fax: 914-524-2300

Visit www.cuservicecenter.com
to find one of the over 3,000 shared service
centers available to NEA members

MARS 24-Hour

Telephone & TALIS Loan-by-Phone

In NY State: (845) 735-MARS

Out of State: (800) 330-MARS

Email: info@neafc.com

Website: www.neafc.com



ULTIMATE TAILGATE USED AUTO SALES EVENT



\$14,197*

*10 Toyota Corolla LE 4dr
36,000 - 42,000 miles

THE PERFECT
WITH EVERY PURCHASE
USED CAR
PACKAGE

- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.*
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.*
- FREE CARFAX® REPORTS.
- 7-DAY REPURCHASE AGREEMENT.†

And, you'll never have to haggle about prices.

And, get two years of
oil changes!‡

Up to a maximum of eight oil changes.
Upon used vehicle purchase from Enterprise Car Sales.

October 1 – 31, 2011

Call your credit union to get pre-approved today!

Call 1-866-227-7253 for an Enterprise
Car Sales location near you.

car sales

Haggle-free buying. Worry-free ownership.™

*Prices valid 10/1/11 - 10/31/11 and do not include tax, title, tags, processing fees of \$149 or less as required by state law, governmental fees, any emissions testing charges, and any finance charges if applicable. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchase by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. †Year of oil changes is calculated by an average of 1,000 miles per month with an oil change every 3 months. Oil changes will be issued in 8 separate coupons each good for one oil change and has a total approximate retail value of \$280. Offer will be issued 30 business days after vehicle purchase. Offer void when 7-Day Repurchase Agreement is activated. Offer valid only on Enterprise vehicles purchased 10/1/11 - 10/31/11. Offer not redeemable for cash. Cannot be combined with any other offers. ‡Restrictions apply. For details, see an Enterprise Car Sales Manager. *Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. The "e" logo, Enterprise, "Haggle-free buying, Worry-free ownership." and "The Perfect Used Car Package" are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2011 Enterprise Car Sales. C00471 ADD/8/11 SH

Preview our great selection of quality used vehicles at cauto deals.com.

Did You Know?

Many members may have forgotten and many new members may not realize that NEA has a financial advisor on site at the Bardonia office whose services are available to all members for the asking.

Christopher C. Ciani is a licensed financial advisor with an MBA and AWMMA and operates under the Guardian/Park Avenue Securities (AAA) and its affiliated clubs in the United States and Canada. The "e" logo, Enterprise, "Haggle-free buying, Worry-free ownership." and "The Perfect Used Car Package" are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2011 Enterprise Car Sales. C00471 ADD/8/11 SH



Ciani is at NEA to help members review and discuss their personal finances. During this consultation he offers an in depth analysis of the various options open, based on their economic situation. "Members should know that they can call NEA and reach me for guidance. 'People Helping People' is the credit union motto and I am here to help."

Chris can be reached at 914-825-1019 or by email at chris@nrlwealth.com.

BRANCH OFFICE CLOSINGS

Columbus Day

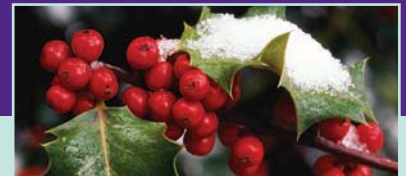
Monday, October 10, 2011

Veterans Day

Friday, November 11, 2011

Thanksgiving Day and the day after

Thursday, November 24 &
Friday, November 25, 2011



Christmas Day

Monday, December 26, 2011

New Year's Eve

Saturday, December 31, 2011

New Year's Day

Monday, January 2, 2012

Greenburgh Branch closes 1 PM on December 23 & December 30