

YOUR

# Money

**NEA** NorthEast Alliance  
Federal Credit Union

FALL 2008

[www.neafcu.com](http://www.neafcu.com)

## NEA FCU Celebrates Ground Breaking For New Office



**T**he Board of Directors of NEA FCU broke ground on the site of their new branch office in Bardonia, NY. After a long approval process, we are finally underway with construction. This new office will serve our growing membership with a drive-thru teller, a new ATM, and other new technologies aimed at providing fast and accurate service to our members. Our preliminary plans are set for beginning of 2009 Grand Opening. Please visit us at [www.neafcu.com](http://www.neafcu.com) for updated information as the building progresses.

Effective immediately, all mail can now be sent to our new address:

**35 Bardonia Road  
P.O. Box 9157  
Bardonia, NY 10954-9157**

## Fall Into a Gas Efficient Vehicle and Save with an Auto Loan at NEA FCU

**N**ow is a good time to trade in that old "gas guzzler" for a more efficient vehicle and an auto loan from NEA FCU will help put even more money back in your pockets. We offer auto loans with rates as low as 5.20% APR\* with various terms to suit your needs.

Drive away with a great deal this Fall. Visit our web site at [www.neafcu.com](http://www.neafcu.com) or contact us today to apply, (845) 735-1818 (NY) or 203-562-0735 (CT).

\*APR is Annual Percentage Rate. Listed rate is for Platinum members and a 24-month term. The actual rate you will receive will be based on your credit qualification, but not less than 5.20%. Rates are as of 8/12/2008 and are subject to change at any time. NEA FCU is an equal opportunity lender.



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# Need Extra Cash This Holiday Season?

## A Holiday Loan from NEA FCU May Be the Answer

**T**he 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 \$2,500.00. We offer a short 12-month term with rates as low as 12.9% APR (12.0% 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, 2008 by completing the following Holiday Loan Application. Checks will be available upon approval.

You may contact an NEA Representative at (845) 735-1818 (NY) 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](http://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 NEAFCU before, you will also be required to complete some additional information.

Amount Requested      ? \$1,500                      OR                      ? \$2,500

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.

# Holiday Savings Made Simple

**D**idn't set up a Holiday Club last year? If you had, you would have received a nice chunk of money automatically deposited into your Savings Account on October 1st to help you with your holiday shopping. Don't let another year go by without putting a little aside each pay period to help you next holiday season. Contact the credit union today to open a Holiday Club Account or to change your contribution to your current account. All existing Holiday Clubs will automatically renew each year.



# Shop NEA for Your Secure Mortgage

**N**EA offers secure mortgages for our members with competitive low rates as well as the peace of mind knowing your loan is secure with your credit union. We only hold mortgages for our members and we do not make or invest in sub prime loans, therefore we have no delinquency or exposure from investments in the sub prime mortgage market. With pre-qualified loans up to \$650,000\*, NEA can help you finance the home that fits your family's needs.

Or, if you have an adjustable rate mortgage that may soon be resetting at a higher rate, take the opportunity to refinance. Learn how easy it is to consolidate debt and save on your monthly payments.

**NEA offers mortgages with NO:  
Origination Fees • Prepay Penalties • Points**

Now is the time to stop by an NEA branch office to discuss your mortgage and refinance options. Or call an NEA Representative at (845) 735-1818 (NY) or (203) 562-0735 (CT) to set up a no-fee consultation with an experienced mortgage loan counselor. We're eager to help you.

\*Rates are based on your credit qualification. Rates are as of 8/12/2008 and are subject to change at any time. NEA FCU is an equal housing lender.



# Straight Talk: Your Money's Safe With Us!

**M**any financial institutions across the country are struggling. The economic environment is facing many challenges. The financial problems of Fannie Mae and Freddie Mac, the two largest government-sponsored finance companies, are getting worse.

The combination of all these issues is causing many people to be nervous when it comes to depositing and/or investing their money. That's why we want to address this matter right here, right now: Make no mistake about it, your money is safe with us here at FAA Eastern Region Credit Union – and that is all the more reason to consider us when you want a safe, secure place to invest your money.

How can we make such a claim? Your money is insured. The National Credit Union Administration, or NCUA, is the Federal Agency that oversees credit unions as a whole. They have insured checking accounts, savings accounts and certificates up to \$100,000. Further, certain retirement accounts such as IRAs are insured up to \$250,000.

Here's another reason to be confident in us: NEA Credit Union has over 10,000 members, and serves the entire tri-state area – and we've been in existence since 1976. We are strong and secure, and we aren't going anywhere.

We thank you for being a member today, and look forward to continuing our relationship with you for many years to come.



## BRANCH LOCATIONS

All mail can now be sent to our new address:

35 Bardonia Road  
P.O. Box 9157  
Bardonia, NY 10954-9157

55 Old Turnpike Road  
Suite 301, P.O. Box 615  
Nanuet, NY 10954  
845.735.1818

55 Whitney Avenue  
New Haven, CT 06510  
203.562.0735  
ATM On Site

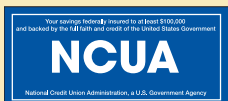
MARS 24-Hour  
Telephone & TALIS  
Loan-by-Phone

In NY State:  
845.735.MARS

Out of State:  
845.330.MARS

Email:  
info@neafcu.com

Website:  
www.neafcu.com



## GUARANTEE YOUR GOOD NAME

- Identity theft is one of the fastest growing crimes in America.
- For just a few dollars a month, you can protect yourself and your loved ones.
- LifeLock® is proactive identity theft protection.
- It pays to guarantee your good name before an incident occurs.



### 10% OFF\*

#### HOW TO ENROLL:

1. Simply visit **LIFELOCK.COM** and click "Enroll Now" or call **800-LIFELOCK (543-3562)**.
2. Use promotion code **neafcu** to take advantage of this offer.

*It's that simple!*



\*If this offer is stating a 30 day trial, the following terms apply: no payment, no obligation for 30 days. After 30 days your credit card will automatically be billed. You can cancel at any time without penalty.

#### WHAT LIFELOCK® PROVIDES:

- Requests credit fraud alerts on your behalf.
- Requests free annual credit reports on your behalf.
- Reduced junk mail and reduced pre-approved credit card offers.
- Proactive identity theft protection.
- \$1 million total service guarantee.

#### OUR \$1 MILLION TOTAL SERVICE GUARANTEE

The real peace of mind comes from knowing that we stand by our clients. We've developed an extremely effective protection system that is proven to work. But if for any reason, as a LifeLock client, you fall victim to identity theft, we will spend up to \$1 million to restore your good name. That's our guarantee to you!

## Leave a Smaller Mark

**N**EA FCU can help you reduce your imprint on our Earth. Consider making these small changes:

- Upgrade to Energy Star Appliances
- Unplug appliances when you're not using them
- Save water by taking shorter showers and using a purifier instead of bottle water
- Insulate or upgrade windows and doors.
- Replace all light bulbs to Compact Fluorescents
- Trade in your vehicles for a Hybrid or Motorcycle
- Install Solar Panels to assist Water Heater
- Use Online Banking and manage your money from home
- Save paper with Bill Payer

Choose our **HELOC, Mortgage and Online Services** and Make **Your Mark Today!**

## BRANCH OFFICE CLOSINGS

**Columbus Day**  
October 13, 2008

**Veterans Day**  
November 11, 2008

**Thanksgiving Day and the day after**  
November 27 & 28, 2008

**Christmas Eve**  
December 24, 2008 –  
Half Day close at 1:00

**Christmas Day**  
December 25, 2008

**New Year's Eve**  
December 31, 2008 –  
Half Day close at 1:00

**New Year's Day**  
January 1, 2009

