

YOUR

# Money

**NEA** NorthEast Alliance  
Federal Credit Union

WINTER 2006

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

## Happy New Year!

**T**he HOPE that comes with this New Year is built on the great memories of the year just past.

We are excited about our plans for 2006. We look forward to your continued participation and ask that you consider us your primary financial institution – the place you trust with your money. Your credit union thanks you for your membership and your participation in our many products and services.

We wish you and your families a happy and hopeful new year.



## NEA is On the Move!

This year we have exciting news to share. We have recently purchased property in Rockland County, which we plan to build a new headquarters/branch for our credit union. We are very excited about this new opportunity and will keep you informed as the process continues. At this time we are planning for a Summer grand opening.

### IN THIS ISSUE

Happy New Year!

Consolidate Post-Holiday Debt and Breathe Easier

NEA is On the Move!

Start the Year Off Great with an Account at NEA

Save with Rates on New and Used Vehicles

Products Made to Protect You and Your Family

Protect Yourself from Phishing Scams

## Consolidate Post-Holiday Debt and Breathe Easier



**D**id you go a little crazy as the holidays drew closer last year? Perhaps you went above and beyond your budget. It's very normal and happens to so many of us. But we're here to remind you not to make the mistake of keeping balances on high rate credit cards, paying more each month. Consider consolidating them to a low rate personal loan or VISA® credit card at NEA. We offer competitive rates, no annual fees, and service above the rest. Visit a branch office, call us at 845-735-1818, or go to [www.neafcu.com](http://www.neafcu.com) to apply today.



## Products Made to Protect You and Your Family

**P**roviding financial security for you and your family is most likely very high on your priority list. Realizing how to help you accomplish this priority is a responsibility of NEA, your financial service partner. Therefore, we have partnered with various insurance providers to bring you valuable products with excellent member benefits:

**The Family Security Plan®** offers you a program of permanent, whole life insurance, which will enable you to protect your family financially. Plan Highlights Include:

- Immediate Coverage based on eligibility
- Affordable – as low as \$3.00 per week
- Permanent Protection – coverage continues after retirement
- Payroll deduction – convenient automatic payments
- Portable – coverage stays with you
- Cash Value – accumulates at current interest rates
- Spouse and dependent coverage available

Please call (800) 990-7890, Ext. 172 to enroll today, or visit our web site at [www.neafcu.com](http://www.neafcu.com) and click on The Family Security Plan®.

**The McCartney Agency** offers you competitive Home and Auto insurance rates with the convenience of electronic funds transfer. The McCartney Agency brings almost 80 years of insurance experience representing over 14 leading companies in the industry. At NEA, we have put our confidence in the McCartney Agency to provide our members with the highest level of services at the most affordable cost. Visit our web site at [www.neafcu.com](http://www.neafcu.com) to receive a free quote or call John Verrino at 914-3500.

**The Members Financial Service** program offers you term life insurance. Term life insurance is designed to provide you with protection for a specified period of time, typically one, five, ten or twenty years. For instance, term insurance can ensure that your family will be able to pay off the mortgage, pay ongoing living expenses, or fund college education costs if you die prematurely while you still have outstanding debts or while your children are young. If you would like more information about this program, please visit our web site at [www.neafcu.com](http://www.neafcu.com) and click on Term Life Insurance for more information.

## New Yale Branch Opens

NEA FCU was excited to celebrate the opening of their new Yale University branch office this past fall. Our beautiful new location offers enhanced services to the growing Yale community such as, a drive-thru teller, a new ATM, and a cash-dispensing machine to make transactions accurate and faster.

We look forward to serving the Yale community for many years to come and thank every member for your business. NEA's growth and continued strength is a product of your service and dedication to our credit union.

## Bring Your Auto Loan to NEA and Save with Rates on New and Used Vehicles as Low as 4.00% APR\*

**L**ooking to save money on your existing car payment or shopping for a new car? Look to NEA to learn more about our low rate auto loans with a variety of financing terms. With rates as low as 4.00% APR\*, you can't lose. Contact us today to become pre-approved prior to shopping for your new loan, or to find out more about how to apply and save when you refinance your existing loan. You can call us at (845) 735-1818 (NY) or (203) 562-0735 (CT). Or, visit us online at [www.neafcu.com](http://www.neafcu.com) to complete our easy online application.

\*APR is for Platinum members with a 36-month term who qualify. Other rates and terms are available. Rates are subject to change at any time and loan is pending eligibility.



## Help Your Family Members Start the Year Off Great with an Account at NEA



**C**redit Union membership is a unique and special financial benefit that not all consumers have access to. We want you to help your family members start 2006 off great with a new account at NEA. Our "people-helping-people" philosophy is the cornerstone of our existence and therefore, we continually treat our members as our number one priority. And, we want your family members to feel just as special.

Help us spread the word to your family members and colleagues about the many benefits offered through NEA. Membership applications are available on-line or at any of our branch office locations. (NY) (845) 735-1818 or (CT) (203) 562-0735.

# Protect Yourself From Phishing Scams

Just when you thought it was safe to go back into your inbox, there's a new form of e-mail fraud on the horizon: phishing. Phishing scams are more than just unsolicited and annoying spam – they could lead to the theft of your credit card numbers, passwords, account information, or other personal information. Read on to learn more about this type of identity theft scam and to find out how you can help protect your personal information.



under false pretenses. Phishing schemes usually come via spam e-mail or pop-up windows.



messages, and the Web sites they often send you to, look official enough that they deceive many people into believing that they're legitimate. Believing that these e-mails are legitimate, unsuspecting people too often respond to the e-mail's requests for their credit card numbers, passwords, account information, or other personal information.

A scam artist might put a link in a fake e-mail that appears to go to the legitimate Web site, but actually takes you to a scam site or even a pop-up window that looks exactly like the official site. These copies are often called spoofed Web sites. Once you're at one of these spoofed sites or pop-up windows you might unwittingly enter even more personal information that will be transmitted directly to the person who created the spoofed site. That person can then use this information to purchase goods, apply for a new credit card, or steal your identity.

## What is phishing?

Phishing is a type of deception designed to steal your identity. In a phishing scam, a malicious person tries to get information like credit card numbers, passwords, account information, or other personal information from you by convincing you to give it to them

## How does phishing work?

A phishing scam begins with a malicious user who sends out millions of fraudulent e-mail messages that appear to come from popular Web sites or from sites that you trust, like your credit union or the NCUA (National Credit Union Administration). The e-mail

## 5 WAYS TO HELP PROTECT YOURSELF FROM PHISHING

Just as they do in the physical world, scam artists will continue to develop new and more sinister ways to trick you online. But following these five steps can help you protect your personal information.

1. Never respond to requests for personal information via e-mail or in a pop-up window. If in doubt, call the institution that claims to be the sender of the e-mail or pop-up window. **YOU SHOULD NEVER EVER RESPOND TO ANY EMAIL REQUESTING PERSONAL INFORMATION, IF YOU RECEIVE SUCH AN EMAIL YOU SHOULD DELETE IT IMMEDIATELY. NEA AND/OR THE NCUA WILL NEVER ASK FOR PERSONAL INFORMATION VIA EMAIL.**
2. Visit Web sites by typing the URL into your address bar.
3. Check to make sure the Website is using encryption.
4. Routinely review your credit card and bank statements.
5. Report suspected abuses of your personal information to the proper authorities.

It is important to know that NEA FCU will NEVER ask you to verify your personal information via an email request.

## BRANCH LOCATIONS

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

55 Whitney Avenue  
New Haven, CT 06511  
203.624.6541  
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

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www.neafcu.com



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*Note: To the extent permitted by law, applicants are individually underwritten. Not all applicants may qualify. Group discounts not available in all states and vary by state.*

## McCartney Agency

For information

John Verrino 914-693-3500

Or visit our Web site [www.mccartneyagency.com](http://www.mccartneyagency.com)



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10% Discount from retail prices for members of NEAFCU

## HOLIDAY CLOSINGS

Martin Luther King Day  
January 16, 2006

President's Day Observance  
February 20, 2006

