

# TIMES MONEY

NEW YORK TIMES EMPLOYEES' FEDERAL CREDIT UNION | **SUMMER 2021**



**DREAM BIG.  
WE'RE BY YOUR SIDE.**

NEW YORK *Times* EMPLOYEES'  
FEDERAL CREDIT UNION

*Right For The Times*

[www.nytimescu.org](http://www.nytimescu.org)

# Match Your Dream Car With a Dream Loan

When it comes time to finance your next vehicle, turn to NYTEFCU for your next loan! Whether you need a new vehicle to fit a changing lifestyle or you just want an upgrade, we'll work with you to find the financing solution that's right for you. Plus, if you get preapproved, you know exactly how much car you can afford. Take advantage of:

- Flexible terms up to 72 months
- Low rate of 2.49% APR\* until 9/1/2021
- Convenient automatic payments

## CURRENT AUTO LOANS

**2.49%**  
APR\*

**Up to 72-month term**  
Includes tax, title and tags



**Apply online at [www.nytimescu.org](http://www.nytimescu.org) or call (212) 354-0351 for details.**

\*APR=Annual Percentage Rate. This is not a guarantee of credit. An application for credit is required. Rate is subject to change without notice.



# Protect Yourself From Fraud

There are many ways to keep your information safe and help prevent debit/credit card fraud. Here are some tips and techniques to help keep you out of danger.

- **Guard your online information.** Use strong passwords, and never shop or access online accounts on public networks.
- **Limit the information you share online and in person.**
- **Shred your cards and sensitive documents when you no longer need them.**
- **Constantly monitor your bank and credit card statements.** If something goes awry, you'll be able to immediately seek help from your financial institution.
- **Be aware of phishing or online gimmicks.** Don't give in to spam, and be wary of emails that only seem like they come from an otherwise trusted merchant. If they ask you for your information, it is likely a scam.
- **Save your receipts.** Compare them with your statements to make sure there isn't anything different or unusual.
- **Only bring the card(s) you need for the occasion.**
- **Don't write your account number on the back of an envelope – or anywhere!**
- **Notify your card issuer when you are traveling or change your address.** This will make it easier to detect if there is a strange charge or transaction.
- **Always watch your card during a transaction.**

# Home – Your Happy Place

Whether you're buying your first home or your next, we'll help you feel right at home with our flexible, low-rate mortgages.

- Low fixed and variable rates
- Terms up to 30 years
- No prepayment penalties

Already own a home you love? You can refinance your mortgage from another lender and save money by lowering your rate or shortening your term!



**Enjoy your home with an NYTEFCU mortgage. Stop by or call us to apply today at (212) 354-0351 (ext. 112).**

Private Mortgage Insurance is required for all purchase and refinance loans where over 80% of the value of the property is financed. Mortgages are available on one- to four-family owner-occupied homes and condos in NY, NJ, CT and PA.

## Bring Your Backyard Back to Life

*with a Home Equity Line of Credit (HELOC)!*

Springtime is here, and that means it's time to spruce up your home!

A Home Equity Line of Credit (HELOC) is a line of credit in which you can use the full amount or borrow against it in smaller increments, and you pay only on the amount you borrow.

Experience the benefits of a HELOC from NYTEFCU:

- Loan amounts from \$10,000 to \$250,000
- Low rate of 3.25% APR\* (adjusts with the Prime Rate)
- Easy access during the 10-year draw period with a repayment term of 20 years
- No closing costs for loans \$50,000 and under

**A HELOC doesn't just help pay for home renovations. Whatever you need to get done, we'll help you cover the cost – consolidate debt, pay for a wedding and more! Call (212) 354-0351 for complete loan details.**

\*APR=Annual Percentage Rate and is subject to change. Rate based on current Prime minus 1% as published in The Wall Street Journal. Borrow up to 80% of the equity in your home. Equity is the appraised value minus the balance of the first mortgage. Available on homes and condos in NY, NJ and CT only. Contact the credit union for more information.



LOW RATE OF  
**3.25%**  
APR\*

*(Adjusts with Prime Rate)*

# Welcome Summer With a Bigger Budget

## SKIP YOUR LOAN PAYMENT!

Need a little extra cash for your summertime plans? NYTEFCU will let you skip your loan payment for a minimal charge of \$25!



To qualify, you must be a member in good standing. If you take advantage of this offer, it extends the loan's term by one month. Interest continues to accrue on the loan balance from the last payment.

**You will be able to spend the money that would have been applied to your loan payment on anything you wish! To apply, contact us at (212) 354-0351, or visit us at one of our offices.**

## Shop With Ease

At NYTEFCU, our credit card rates are lower than most other cards. You don't pay exorbitant fees, and you won't be surprised by any fine print.

- No balance transfer fees
- No annual fees
- No cash advance fees

Plus, you can easily apply online, right from the comfort of your own home!

**Apply online today at [www.nytimescu.org](http://www.nytimescu.org) or call (212) 354-0351 for details.**

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## Visa Gold Card

**9.00%**  
APR\*

## Visa Classic

**11.00%**  
APR\*

## Coming in June 2021

### New Check Printers

We are pleased to introduce Main Street, Inc., as our new check printers. We are able to offer a branded New York Times Credit Union check that is more cost-effective! We are also able to offer smaller quantities, collegiate and other designs, with and without duplicates all at a lower cost. For your first order, please call (212) 354-0351, and we will place your order to your specifications. You will be able to make reorders online or by phone.

### New and Improved Services Coming Soon

As we improve our debit card services, current debit card alerts will end June 2, 2021. Watch for an announcement as the new features, alerts and services become available.

New ATMs (that accept deposits without envelopes) are being installed in our Manhattan and Flushing Offices.

For surcharge-free ATMs, look for the CO-OP® logo (on all 7-Eleven® and other credit union ATMs) or check this website: [www.co-opnetwork.org](http://www.co-opnetwork.org).

### Convenient Services

As our Manhattan office remains closed, please redirect all payments and correspondence to our offices at 91 Fieldcrest Ave, Ste A21, Edison, NJ 08837.

Link your other financial institution account to the credit union for easy transfers by using our routing number (226078117) and your CU account number; also add 00 for savings or 10 for checking. Funds can also be transferred through apps like Venmo, Cash App or Zelle® by linking your debit cards.

Endorsement on checks for mobile deposit should include your signature and "Mobile deposit to NYTimesCU."

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

# Give Your Savings a Boost With Your Tax Refund

Depending on your situation, you may see a sizeable amount of cash from your tax refund, but don't spend it all in one place! Consider using your refund to replenish your emergency fund, kickstart your savings or pay down high-interest debt to help make regular saving easier.



Direct deposit your tax return to your credit union account! All you need is the routing number (226078117) and your account number (followed by 00 for savings or 10 for checking).

## Loans for Every Need

Take a peek at our other great loan options for all your needs.

### FUN LOAN

**11.00%**  
APR\*

12-Month Term

### LINE OF CREDIT

**7.50%**  
APR\*

VARIABLE RATE

Provides overdraft protection

### SHARE SECURED LOAN

**6.50%**  
APR\*

### SIGNATURE LOAN

**12.75%**  
APR\*

60-Month Term

### SHARE SECURED VISA® CARD

Borrow against funds  
in your account

### GUARANTEED LOANS\*\*

**11.25%**  
APR\*

Must have direct deposit to your  
credit union account

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## Access Accounts, Deposit Checks, Anytime, Anywhere

Access your accounts 24/7 with our online and mobile banking! Log in from your computer, tablet or smartphone and you can:

- View your accounts
- Send money to other people or accounts
- Pay your bills (CheckFree)
- View E-Statements (12-Month History)
- Link your CU account to your outside account
- And more!

And now, you can even deposit checks using our TouchBanking mobile app! Download the app today from the App Store® or Google Play™ Store. App Code: NYTIMESCU

## Credit Union *Updates*

### HOLIDAY CLOSINGS

Independence Day (Observed) – Monday, July 5, 2021

Labor Day – Monday, September 6, 2021

# Contact Information

## **NEW YORK CITY OFFICE**

620 8th Ave, FL 28

New York, NY 10018-1618

Monday – Friday 9AM to 4PM

Telephone Hours only: (212) 354-0351

**All correspondence and mail to be sent to:**

## **EDISON, NJ**

91 Fieldcrest Ave, Ste A21

Raritan Plaza II

Edison, NJ 08837-3643

(Located in the Northeast Carpenter Funds Bldg.)

Hours: Monday – Friday 9AM to 4PM

(732) 603-4105 • Fax: (732) 603-4113

## **COLLEGE POINT**

1 New York Times Plaza

Flushing, NY 11354-1200

Hours: Monday, Tuesday and Thursday 9AM to 2PM

Wednesday 9AM to 9PM (Closed 4-5PM)

Friday 9AM to 4PM

(718) 281-7151 • Fax: (718) 281-7085

Routing and Transit Number: 226078117

Website: [WWW.NYTIMESCU.ORG](http://WWW.NYTIMESCU.ORG)

Email: [info@nytimescu.org](mailto:info@nytimescu.org)

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**NEW YORK Times EMPLOYEES'**  
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