

INSIGHT



NEWSLETTER | DEC 2024

SPREAD HOLIDAY CHEER

NYU FCU will help with gifts this year!

A holiday loan is a great alternative for covering the costs of gifts and various holiday expenses without resorting to a high-interest credit card. For a limited time only, you can get an NYU FCU **Holiday Personal Loan** for up to **\$4000**, with payments spread over 24 months with a low fixed rate of **8%**.

If you've already taken on some holiday debt on a high-interest credit card or loan, transfer your balance to an **NYU FCU MasterCard Credit Card**, with rates between 7.9% and 11.9% you will tackle any expenses in no time. By consolidating your bills onto a single card, you can streamline your payments - saving you money in the long run.



APPLY
NOW



PROTECT YOUR ACCOUNT

Your account security is our top priority.

To help you stay protected, here are some important steps you can take to safeguard your information:

Communicate with us securely by using the secure messaging feature in your online banking portal. It's the safest way to share sensitive account information.

Enhance your account security by creating a personalized security word. This word will be required when you call us, ensuring only you have access to your account. Ask a Member Experience Representative for a Security Word Authorization Form to get started.

Need Help? We're here for you! If you have questions or concerns, contact us at 866-698-2865 or assist@nyufcu.com. For your protection, we will never request sensitive personal information over the phone, via text, or in an email. If you receive such a request, it's likely fraudulent—please report it right away.



PLEASE TAKE NOTE OF OUR NEW PHONE NUMBER AND EMAIL ADDRESS



1-866-698-2865



assist@nyufcu.com



@nyufcu



nyufcu.com

MAJOR HELP. MINOR STRESS. with College AVE®

NYU FCU has partnered with College Ave to give our customers and their families a better student loan experience. When Federal loans, scholarships and grants don't cover the full cost for undergraduate or graduate school, our Student Loan Program can help.

You want options. We've got them.

- Fixed and Variable Rate Options*
- No Application, Disbursement or Prepayment Fees
- 3-Minute Application with an Instant Credit Decision



SCAN FOR RESOURCES + TO LEARN MORE

Have you thought about a Cosigner? If you are thinking about applying for a private student loan, adding a cosigner, such as a parent or guardian, may help your chances of being approved and getting a better interest rate.



New York City Branch

726 Broadway, Ste 110
New York, NY 10003

Monday 9 AM to 5 PM

Tuesday 9 AM to 3 PM

Wednesday 9 AM to 5 PM

Thursday 9 AM to 5 PM

Friday 9 AM to 5 PM

Mineola Branch

194 First Street
Mineola, NY 11501

Monday 9 AM to 4 PM

Tuesday 9 AM to 3 PM

Wednesday 9 AM to 4 PM

Thursday 9 AM to 4 PM

Friday 7 AM to 2 PM

HOLIDAY CLOSURES

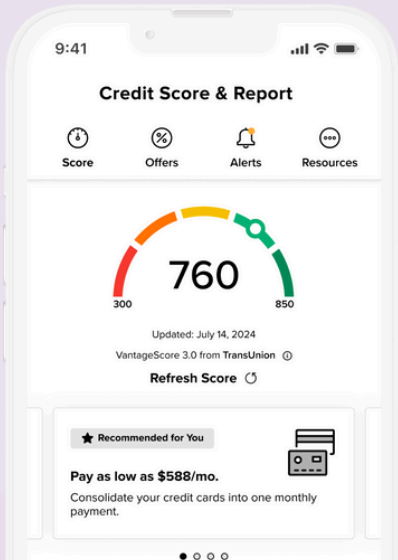
12/24/2024 Christmas Eve

12/25/2024 Christmas Day

12/31/2024 New Year's Eve

01/01/2025 New Year's Day

YOUR LIFE. YOUR TERMS. YOUR SCORE.



With our **Credit Score** feature, you can save smarter with our personalized loans that check off all of your boxes. In the palm of your hand, you can access personalized offers right within our mobile banking app. These customized savings could help you reach your financial goals!

Ready to take the next step? **Log in** now to explore those offers today!

We've got you covered with:

- Customized savings options that fit your life.
- Tools and insights to make informed decisions.
- A simple, seamless way to take the next step toward your goals.

21 WAYS TO TRIM YOUR BUDGET

Stretching your budget is a necessary step to achieving your financial goals. Learn smart ways to save on the things that impact your finances most, such as food, health care, insurance and more.



SCAN TO REGISTER

hosted by **BALANCE**
Financially Empowering You

Your savings are federally insured to at least \$250,000 and backed by the



full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

SHE DID IT! HOLIDAY EDITION

If you've got holiday cheer (and a little extra time between cozy movie marathons and hot cocoa), we've got a way for you to win \$500!

We are looking for stories about how a personal loan or saving money through refinancing debt you have, helps lower stress and increase holiday spirit.

So, share your own holiday magic with us! Whether it's incorporating your favorite tradition, your funniest holiday moments, or a glimpse of what the season means to you, we want to see it. **VISIT nyufcu.com/did-it** to submit your video and official rules!



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

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