

# INSIGHT



NEWSLETTER | OCT 2024

## SCARE AWAY THE DEBT

*Don't let debt haunt you—scare it away with NYU FCU!*

October may be full of spooky fun, but there's nothing scarier than facing a mountain of debt. With high-interest rates lurking around every corner, it's easy to feel haunted by credit card balances and loans. But don't worry, NYU Federal Credit Union is here to help you scare away that debt once and for all!

We offer **bill consolidation loans and balance transfers** that can simplify your payments and potentially lower your interest rates. You'll have one manageable payment and the peace of mind that comes with being back in control.

Stop letting debt give you nightmares. Contact us today!



## INTERNATIONAL CREDIT UNION DAY

*We invite you to share your story!*

Each year we come together to celebrate International Credit Union Day and the unique difference credit unions make in the lives of millions of people worldwide. This year, we're highlighting the core values that set credit unions apart—**community, member ownership, and putting people before profit.**

At NYU Federal Credit Union, we're more than just a financial institution. We're a community focused on helping our members achieve their financial goals—because you are what matters most.

Together, let's celebrate the spirit of cooperation and community that makes credit unions special. Thank you for being a part of our credit union family!

**PLEASE TAKE NOTE OF OUR NEW PHONE NUMBER AND EMAIL ADDRESS**

# SUCCESS WITH LESS STRESS with College AVE®

Need help paying for college or graduate school? NYU FCU, in partnership with College Ave, is ready to solve your higher education financing needs with private student loan options that fit your budget.

You want options. We've got them.

- Fixed and Variable Rate Options 1
- 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.

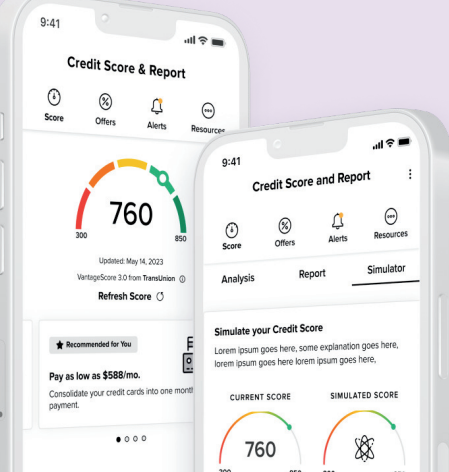
## CREDIT SCORE SIMULATOR

Empower your financial journey with our Credit Score feature in our mobile banking app.

With our Credit Score tool, you can spin the score simulator to visualize your financial future like never before. **Simulate** different scenarios to see how they affect your credit score. Wondering about the impact of paying off a credit card or taking out a new loan? Our simulator shows you.

**Set goals** and stay motivated to achieve them, whether it's boosting your score for a major purchase or reaching financial milestones faster. **Gain insights** to elevate your score and enhance your creditworthiness.

**Log into Online Banking today.**



### 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

10/14/2024 Indigenous Peoples' Day

11/11/2024 Veterans Day Observed

11/28/2024 Thanksgiving

11/29/2024 Black Friday

12/24/2024 Christmas Eve

12/25/2024 Christmas Day

12/31/2024 New Year's Eve

## FAFSA: THE KEY TO UNLOCKING FINANCIAL AID

The Free Application for Federal Student Aid (FAFSA) is a government form that streamlines the financial aid process, which can help reduce your student loan burden. This workshop covers FAFSA basics, as well as provides insight into the application process, how to complete the FAFSA online, federal requirements, and receiving and maintaining federal financial aid.



SCAN TO REGISTER

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Financially Empowering You

## ZELLE® SAFETY

Zelle® is a fast, safe and easy way to send and receive money with people you trust, like your babysitter, coworkers, fellow PTA mom, or your son's soccer coach. Whether you just enrolled with Zelle® or have been an active user for a while, there are a few tips you should always keep in mind to ensure you are being safe when sending money:

- Only send money to those you know and trust
- Beware of payment scams
- Treat Zelle® like cash

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.



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

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