

INSIGHT



NEWSLETTER | NOV 2024

THANKS TO...YOU!

New and existing members earn \$25!

NYU Federal Credit Union continues to grow each year, **THANKS 2 U**. For the month of November, NYU FCU is rewarding our new and existing members for spreading the word.

Existing members can refer a new member and receive a \$25 cash bonus when they open an account. Then, all referred new members will also receive a \$25 cash bonus upon account opening.

Cash bonus will be deposited automatically into your new Savings Account and will be available within 30 business days of account opening. Your account and your membership must remain open for at least 6 months or the \$25 cash bonus will be deducted from your Savings Account at closing.



LEARN
MORE



GET A HOLD ON DEBT

Consolidating debt made easy with NYU FCU

As the holiday season approaches, now is a great time to explore debt consolidation options that can help you streamline payments and save on interest.

NYU Federal Credit Union offers a **Bill Consolidation Loan**, allowing you to combine multiple bills into one convenient monthly payment. This loan option is designed to reduce the stress of managing multiple bills while potentially lowering your overall interest costs.

Additionally, NYU FCU's Mastercard Credit Card **Balance Transfer** feature enables you to transfer high-interest balances from other cards to an NYU FCU Mastercard, simplifying your debt with one lower-rate payment. Both options can be an effective way to gain control over your finances.

Visit www.nyufcu.com to learn more about these solutions and get started on a path to financial peace.



PLEASE TAKE NOTE OF OUR NEW PHONE NUMBER AND EMAIL ADDRESS



1-866-698-2865



assist@nyufcu.com



@nyufcu



nyufcu.com

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

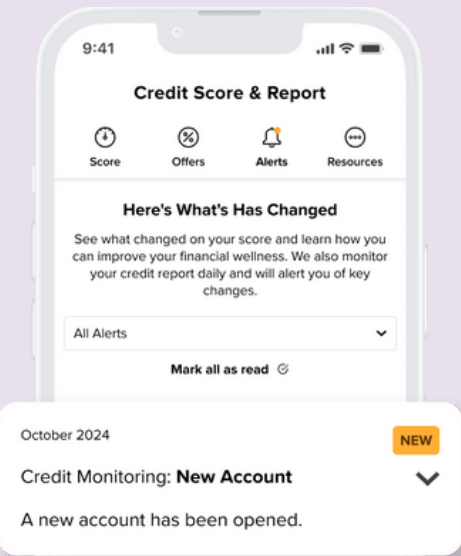


SCAN FOR RESOURCES + TO LEARN MORE



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.

ALERTS THAT KEEP YOU ONE STEP AHEAD



Did you know you have access to Credit Monitoring Alerts through our Credit Score solution? Designed to keep you one step ahead, these alerts are available directly in our mobile app and via email, giving you timely updates to help you stay in control of your credit and enjoy peace of mind. Here's what you can expect:

- Alerts That Keep You One Step Ahead:** Receive instant notifications for significant changes to your credit report, so you're always prepared to respond.
- Peace of Mind with Credit Monitoring:** Staying on top of your credit adds an extra layer of security and confidence.
- Stay Alert, Stay Smart:** Proactive alerts empower you to avoid identity theft, manage your credit effectively, and make informed financial choices.

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

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

UNWRAPPING THE HOLIDAY SCAM SEASON

Don't let scammers steal your holiday spirit! Unwrap knowledge and tools needed to protect you and your loved ones from holiday scammers. Learn how to identify the red flags, utilize safe online shopping techniques and the steps to take if you do become a victim.



SCAN TO REGISTER



NO FEE NOVEMBER

All members in good standing with current loans (less than 15 days past due in the past 12 months) are eligible for our Skip-A-Pay program! For a limited time only, the \$25 application fee for Skip-A-Pay is waived - it's our gift to you this holiday season!

The following loans are not eligible for this program: Master Card Credit Card, Mortgage Loan, Home Equity Loan, Home Equity Line of Credit, Down Payment Assistance Loan, Student Loan and Student Loan Consolidation. This request must be received no less than 10 business days prior to the payment you want to skip.

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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