

QUALITY FINANCIAL PRODUCTS FOR YOU

Since 1938

May 2015



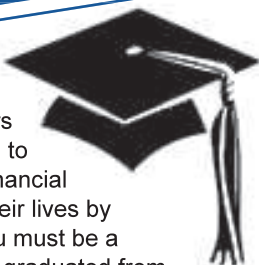
Northeast Family Federal Credit Union

# Northeast Notations

A Northeast Family Federal Credit Union Publication

## Scholarships

The Board of Directors is pleased to



offer two **\$1,000 Scholarships** to provide financial assistance to members who are improving their lives by furthering their education. To be eligible, you must be a member who is a senior in high school or has graduated from high school, have at least a 2.5 high school grade point average, not won previously and who is or will be attending an accredited post-secondary educational institution. Applicants will submit an application and essay. The essay can be in written form (no more than 500 words) or a

YouTube video, not longer than two minutes and should answer the following question "If you were president of a credit union, what would you do to encourage your generation to become members and to utilize the credit union's products and services?" Applications are available at the Manchester and North Windham offices, or on our website at [www.nefamily.coop](http://www.nefamily.coop). The application deadline is May 20th, 2015 and the scholarship will be awarded at the Credit Union Annual Meeting on June 3rd, 2015. **You MUST be able to attend the Annual Meeting to collect your scholarship.** NFFCU employees, Board and Committee members and their immediate families are not eligible.



## Annual Meeting

Join us on Wednesday, June 3rd, at 5:30PM at The Manchester Country Club, 305 South Main St., Manchester. Enjoy delicious food, hear about our past year's results, plans for the future, and cast your vote for our Board of Directors. We'll also award our 2015 scholarships. **You'll love our NFFCU Photo Booth.**



PLUS, you could walk out a winner of cold, hard cash, as we give away 20 cash-filled water bottles. Some water bottles will contain \$20 and some \$50. Pick up your special dollar bill at Northeast Family Credit Union starting May 11th. Don't lose it! It will serve as your entry and your raffle ticket. (and we'll even let you keep it!) One per person.

## Overdue Bills

Are your bills always late?

Are you tired of paying late charges?

Do you wish you could do something about it?

We can help!

Call us today for more info.

Manchester 860-646-8870

North Windham 860-423-1601

## Yes, I want to skip my payment

Mail: Northeast Family Federal Credit Union, P.O. Box 180  
Manchester, CT 06045-0180 Fax: 860-647-7966

Name: \_\_\_\_\_ ACCOUNT#: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Date: \_\_\_\_\_

Month(s) you wish to skip: 1) \_\_\_\_\_ 2) \_\_\_\_\_

List the loan(s) you want to skip (credit card & real estate loans excluded)

Loan Suffix: \_\_\_\_\_ Loan Suffix: \_\_\_\_\_ Loan Suffix: \_\_\_\_\_

- Pay with enclosed check  Withdraw funds from NFFCU Share Account
- Withdraw funds from NFFCU Share Draft Account

I understand that interest will continue to accrue during this deferred period and that the maturity date will be extended. All parties who signed the original loan must sign this request. There is a \$30.00 Skip-a-payment fee.

Signature: \_\_\_\_\_

Joint Signature: \_\_\_\_\_

If applicable

Offer not valid for Visa Credit Cards or Real Estate Loans. Your loan must be current and you must be a member in good standing. Skip-a-payment fee is \$30.00. Skip-a-payment requests must be made before the payment due date. Taking advantage of skip-a-payment will extend the maturity date of the loan. Interest will continue to accrue on the unpaid balance during the month you skip a payment. When payments resume, unpaid interest will be collected first. Maximum number of skip a pays per year is two. NFFCU reserves the right to refuse any Skip-A-Payment request. \*\*APR cannot exceed 18% after fee\*\*Not eligible if member has other loans that are delinquent\*\* Members may not skip a payment in the first year of the loan.



We will be closed on May 25th, in observance of Memorial Day.



**10 Second Loan: 1-888-577-4215 or apply online at [www.nefamily.coop](http://www.nefamily.coop)**

**NCUA**



**Savings Rates**

Effective 05/01/15

Term or Type	Min. Balance	APY <sup>1</sup>
6-Year Share or IRA Certificate	\$500	1.25%
5-Year Share or IRA Certificate	\$500	1.10%
4-Year Share or IRA Certificate	\$500	1.00%
3-Year Share or IRA Certificate	\$500	0.75%
30-Month Share or IRA Certificate	\$500	0.50%
2-Year Share or IRA Certificate	\$500	0.40%
18-Month Share or IRA Certificate	\$500	0.30%
1-Year Share or IRA Certificate	\$500	0.25%
6-Month Share Certificate	\$500	0.20%
91-Day Share Certificate	\$500	0.15%
Money Market Account	\$2,500	0.15%
Super Money Market or IRA	\$2,500	0.15%
Super Money Market or IRA	\$20,000	0.20%
Super Money Market or IRA	\$50,000	0.25%
IRA Shares	\$100	0.15%
Regular Shares	\$10	0.05%
Share Draft	\$10	0.00%

**The Call**

**Answer the call**  
of the open road

As Low As **2.00%** \*APR



36-Month Term, New & Used

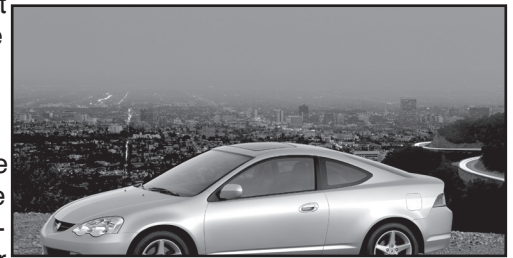
Thank you Manchester Honda for providing the motorcycles.



\*APR= Annual Percentage Rate. Rates determined by member's credit score and term of loan. Quoted rate is based on member having an NFFCU share draft account or an NFFCU Visa Credit Card, automatic loan payment transfer from an NFFCU account and a 20% down payment. Other great rates and terms available. Rates subject to change without notice. The monthly payment per \$1,000 borrowed at 2.00% for 36 months is \$28.65.

**Dealer Extras**

Pay attention to what auto dealerships are charging for GAP (guaranteed asset protection) insurance. GAP insurance covers the difference between what a consumer owes a lender



and what an auto insurer will pay if a car is totaled or stolen shortly after it's purchased. Northeast Family offers GAP insurance, often at a substantially lower cost.

**Lending Rates**

Effective 05/01/15

Auto Loans	Rates as low as
36 Month Term (new or used)	2.75%*
48 & 60 Month Term (new or used)	2.99%*
72 Month Term (new or used)	3.25%*
84 Month Term (new only) (Minimum vehicle value \$20,000)	4.50%*

\*APR=Annual Percentage Rate. Maximum term is 84 months on New Cars (2012 & newer) and 72 months on Used Cars (2009 and Newer). Financing for vehicles older than 2008 available, please call for rates. Maximum loan amount \$50,000.00

**LEGAL NOTICE:** Guaranteed Asset Program (GAP): We offer GAP Insurance on car advances. This insurance coverage is voluntary and is not required to obtain the advance. If you purchase the coverage from the credit union, the cost will be \$225.00

SIGNATURE & OTHER LOANS	Rates as low as
1 To 24 Month Term	7.75%

Maximum signature loan limit is \$30,000 Other collateral may be used as security for amounts above the signature limit. Line of credit, overdraft protection, and VISA limits are included in the signature limit. APR=Annual Percentage Rate. APY=Annual Percentage Yield. All published rates are subject to change without notice. Other great rates and terms available.

For information on Mortgages and other loans, please call the credit union.

**Manchester Office**

233 Main Street, P.O. Box 180  
Manchester, CT 06045-0180  
(860) 646-8870 Fax: (860) 647-7966

**Drive up & Lobby Hours:**

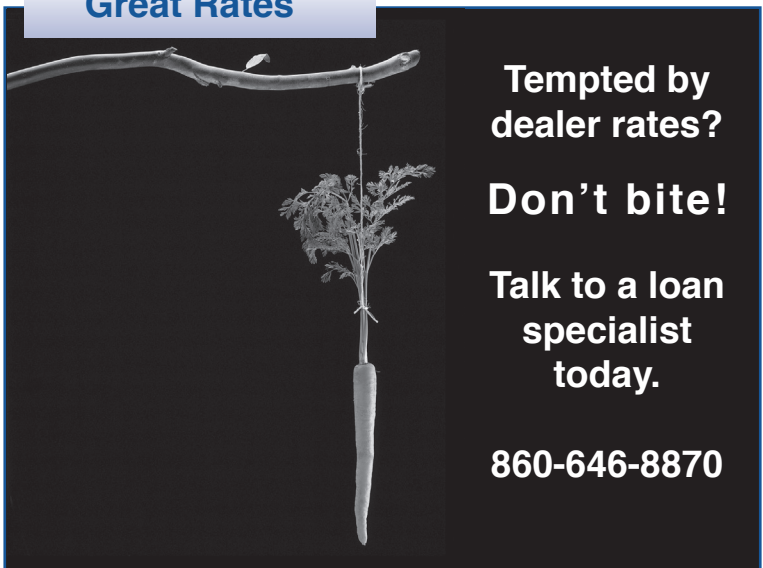
- ▶ Mon-Wed: 9:00 am-4:30 pm
- ▶ Thurs: 9:00 am-6:00 pm
- ▶ Fri: 9:00 am-4:30 pm
- ▶ Sat: 9:00 am-noon

**North Windham Office**

No Mail Delivery  
361 Boston Post Road  
North Windham, CT  
(860) 423-1601

**Just can't get to us while we're open?  
Use direct deposit and a debit card and never worry about our hours again.**

**Great Rates**



**Tempted by dealer rates?**

**Don't bite!**

**Talk to a loan specialist today.**

**860-646-8870**