

# BENEFITS FOR OUR NORTHPORT NEIGHBORS

## FREE CHECKING

EARN  
UP TO **3%**  
APY<sup>1</sup>

NO MONTHLY FEES • NO MINIMUM TO OPEN

## GET \$75

FIRST-TIME CHECKING  
WITH DIRECT DEPOSIT<sup>2</sup>

## ASK ABOUT OUR GREAT CD RATES

(\$1,000 MINIMUM TO OPEN CONSUMER & BUSINESS  
\$500 MINIMUM TO OPEN IRA)

## HOME EQUITY LINE OF CREDIT

**0.99%**  
APR<sup>3</sup>

FIXED RATE LOAN OPTION AVAILABLE.

## NEFCU VISA® ADVANTAGE CREDIT CARD

**1.99%**  
APR

ON PURCHASES AND BALANCE TRANSFERS<sup>4</sup> MADE  
WITHIN THE FIRST 12 MONTHS OF  
NEW CARD ACCOUNT OPENING DATE.

## NEFCU VISA® SIGNATURE ELITE CREDIT CARD

EARN 1.25 POINTS PER \$1 SPENT + SPEND \$2,000  
DURING THE FIRST 3 MONTHS OF YOUR ACCOUNT  
OPENING TO EARN AN ADDITIONAL 20,000 POINTS<sup>5</sup>

## 15 MINUTE MORTGAGE

APPLY ONLINE AND ENJOY NO CLOSING COST MORTGAGES.<sup>6</sup>

RECEIVE  
**\$100**

WHEN YOU OPEN ANY FIRST-TIME  
BUSINESS CHECKING ACCOUNT<sup>7</sup>

**NEFCU**  
1000 CORPORATE DRIVE  
WESTBURY, NY 11590

All rates and offers are subject to change without notice and can be withdrawn at any time. Visit [myNEFCU.org](http://myNEFCU.org) for full details. APY=Annual Percentage Yield. APR=Annual Percentage Rate. All loans subject to credit approval. 1. Stated yield applies to Go Green Checking balances up to \$25,000. Must meet account requirements. 2. The offer is for new, first-time accounts with a minimum Direct Deposit of \$200 in the account within 60 days of opening. Cash bonus will be reported as income on IRS form 1099-INT. 3. Stated rate is fixed for the first 6 months, then as low as Prime minus 0.25% thereafter for new lines only. Prime Rate as published in the Wall Street Journal. NEFCU debt cannot be refinanced. Residential restrictions may apply. 4. Stated promotional rate for both purchases and balance transfers is valid for 12 months from the date of account opening. Balance transfers must post to your card by the end of the promotional period. Refer to your cardholder disclosure for account details. 5. New cardholders only. Existing NEFCU cardholders are ineligible. 6. Member still responsible for certain Non-NEFCU mortgage settlement. 7. Available only in the Northport branch. Offer is available for new First-Time Business Checking Accounts with either a minimum initial deposit of \$1,000 OR when opened in tandem with a Business Credit Card or Line of Credit. Cash bonus of \$100 will be credited to the Checking account within 10 days of account opening and will be reported as income on IRS form 1099-INT.

# BETTER BANKING COMES TO NORTHPORT

# GRAND OPENING

## JOIN THE CELEBRATION & EARN PRIZES

830 FORT SALONGA ROAD  
NORTHPORT, NY 11768

**NEFCU**  
The credit union for better banking

**VISA**



NMLS ID#: 543667  
Equal Opportunity Lender  
We make loans without regard to race,  
color, religion, sex or national origin.



10% Post Consumer Content

# REWARD YOURSELF WITH BETTER BANKING

## Here's your Gamecard



The more accounts you open,  
the more points you'll earn!

Cash in your points for one of these  
exciting prizes:

### Earn 5 Points and Receive

- \$50 Target Gift Card or
- \$50 Home Depot Gift Card

### Earn 10 Points and Receive:

- \$250 Amazon Gift Card



Promotion runs through February 28, 2019 and is available in our Northport Branch only - while supplies last. This promotion may not be combined with other NEFCU promotional offers. Multiple accounts in the same category do not earn additional points. Loans must be applied for during the promotional period and must be disbursed by April 30, 2019 to be eligible for a gift. Existing accounts and applications submitted prior to the promotional period do not qualify. All offers can be withdrawn at any time and are subject to change without notice. Membership eligibility requirements apply. Gift will be mailed within 15 business days of game board redemption. Employees, volunteers and affiliates of NEFCU, and their immediate families, are not eligible for prize. NEFCU and its agencies assume no responsibility or liability for damages, losses or injury resulting from acceptance or use of any gift. Gift value will be reported on IRS form 1099-MIS. Amazon's trademark is used under license from Amazon.com Inc. or its affiliates. Target and the Bullseye design are registered trademarks of Target Brands Inc. The Home Depot is a registered trademark of Home Depot, Inc.

## BETTER BANKING IS IN YOUR BACKYARD!

NEFCU, one of Long Island's leading credit unions has been providing local residents and businesses with affordable banking services for since 1938. And now, we're excited to be joining the Northport community to provide you with some of the best banking services around!

Equipped with the latest technology, our newest branch will bring the future of banking to Northport. At our new state-of-the-art facility you can:

- Speak with one of our friendly video tellers to process your transaction;
- Bank anytime day or night with our 24-hour ATM;
- Cash in your change at our coin machine

Plus, our friendly and knowledgeable staff will be on hand to help you make the right financial decisions.

### Our business hours are:

Mon - Thurs: 9am to 5pm

Friday: 9am to 7pm

Saturday: 9am to 1pm

Our ATMs, Online Banking & Mobile Banking services are available 24/7.

We hope to see you at our new location!