



QUALITY FINANCIAL PRODUCTS FOR YOU.

Since 1938

January 2016

# Northeast Notations

A Northeast Family Federal Credit Union Publication

Bring your family to meet our family.



During the month of January, bring in a new family member to join the credit union and you *both* receive

## \$30.00\*

\*Both members must have a share draft (checking) account with direct deposit of at least \$100 per month and accounts must stay open 90 days. Direct deposit must be completed by 02/29/16. \$30.00 will be paid as a deposit to member's account on May 1st, 2016..

New member promotion effective until 01/31/16.

### Surcharge-FREE ATM's

Don't forget, we give you access to over 66,000 surcharge-FREE ATM's nationwide, using our three providers. Get the Allpoint app to find the nearest Allpoint ATM with your smartphone.



FREE  
Bill  
Pay

Yes, you heard that correctly. Use our Bill Pay service for FREE.

Sign up today and NEVER be late on a bill again.

Sign up at [www.nefamily.coop](http://www.nefamily.coop)



Inactive  
Accounts

### WHAT YOU NEED TO KNOW ABOUT INACTIVE ACCOUNTS

Haven't used your share or share draft account lately? Want to make sure the money is here when you need it? If your Northeast Family FCU account is inactive for 36 months or more, it is considered abandoned by the State of Connecticut, and the remaining balance must be escheated to the State as unclaimed property. Once the funds are sent to the State of Connecticut Unclaimed Property Division, the Credit Union has no control of the funds. The State Treasurer is required by state law to hold this property in perpetuity until either the rightful owner or their heirs comes forward to claim it. You can prevent this from happening to you by keeping your account active or responding to abandoned property notifications that we may send you in the mail.

### Struggling to Stay Afloat?



Consider a debt-consolidation loan from Northeast Family FCU and get your head above water. More info available at [www.nefamily.coop](http://www.nefamily.coop)

Before you see this guy, make sure you see us. We're here to help you, not take advantage of you.



## Our car loans are as low as 2.00%\* Purchase or Refinance

\*\*APR= Annual Percentage Rate. Actual rate determined by member's credit score, term of loan and age of vehicle. Quoted rates are based on member having an NFFCU share draft (checking) account or an NFFCU Visa Credit Card and automatic loan payment transfer from an NFFCU account and 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 3 years is \$28.65 and at 2.24% for 5 years is \$17.64. Car loan promotion effective until 01/31/16.





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

**NCUA**

## Savings Rates

Effective 01/01/16

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%

## Lending Rates

Effective 01/01/16

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 (2013 & newer) and 72 months on Used Cars (2010 and Newer). Financing for vehicles older than 2009 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 \$325.00

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

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

### 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

**Just can't get to us while we're open?**

**Use direct deposit and a debit card and never worry about our hours again.**

## 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. Members may not

skip a payment in the first year of the loan. 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\*\*

## Irish Splendor

Northeast Family Federal Credit Union  
proudly presents...

## Irish Splendor

**An 8-day trip to beautiful Ireland in October 2016.**

For more information on this terrific trip from Collette Travel, please contact Fred Brown at  
860-646-8870, x-121 or  
[fred@nefamily.coop](mailto:fred@nefamily.coop).



## Holiday Schedule

January 1st  
January 18th  
February 15th  
March 25th  
May 30th  
July 4th  
September 5th  
October 10th  
November 11th  
November 24th  
December 26th

New Year's Day  
Martin Luther King Day  
President's Day  
Good Friday  
Memorial Day  
Independence Day  
Labor Day  
Columbus Day  
Veteran's Day  
Thanksgiving Day  
Christmas Day