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

*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 Alloint ATM with your smartphone.







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

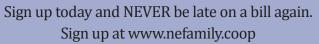
Our car loans are as low as 2.00%* Purchase or Refinance

**APR= Annual Percentage Rate. Actual rate determined by member's credi 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.

FREE Bill pay

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





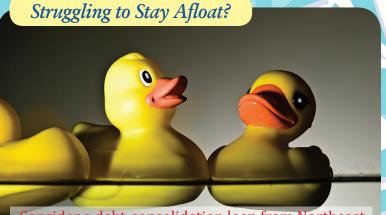
WHAT YOU NEED TO KNOW ABOUT **INACTIVE ACCOUNTS**

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.



We will be closed on Monday, January 18th, in observance of Martin Luther King Day.



Consider a debt-consolidation loan from Northeast Family FCU and get your head above water. More info available at www.nefamily.coop







Term or Type	Min. Balance	APY ¹
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%



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:	ACCO	OUNT#:	
Address:			
Phone:	D	ate:	
Month(s) you wish to	skip: 1)	2)	
List the loan(s) you w	ant to skip (credit care	d & real estate loans exc	cluded)
Loan Suffix:	Loan Suffix:	Loan Suffix:_	
	d check Withdraw from NFFCU Share Dr	w funds from NFFCU Sl aft Account	hare Account
the maturity date will		ccrue during this deferre ties who signed the origi payment fee.	
Signature:			~
Joint Signature:			///
If applicable			
Offer not valid for	r Visa Credit Cards or	Real Estate Loans, You	r 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. 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.



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