

# INSIGHT



NEWSLETTER | MAR 2024

## SPRING-CLEAN YOUR FINANCES

*Spring Cleaning isn't just for your home!*

Spring is often associated with deep cleaning your home for a fresh start. This year, apply a similar approach to your finances. A personal loan can provide you with the fresh start you need to pay down debt, make important purchases, or refresh your wardrobe and home.

For a limited time only, you can get an NYU FCU Spring Cleaning Personal Loan for up to \$5,000 to prepare for springtime fun!

**APPLY** now through March 31, 2024 for a Personal Loan for up to \$5,000 at 1% lower than your qualifying rate.



SCAN TO APPLY

Introducing

## Your Credit Score. And More. Anytime. Anywhere.

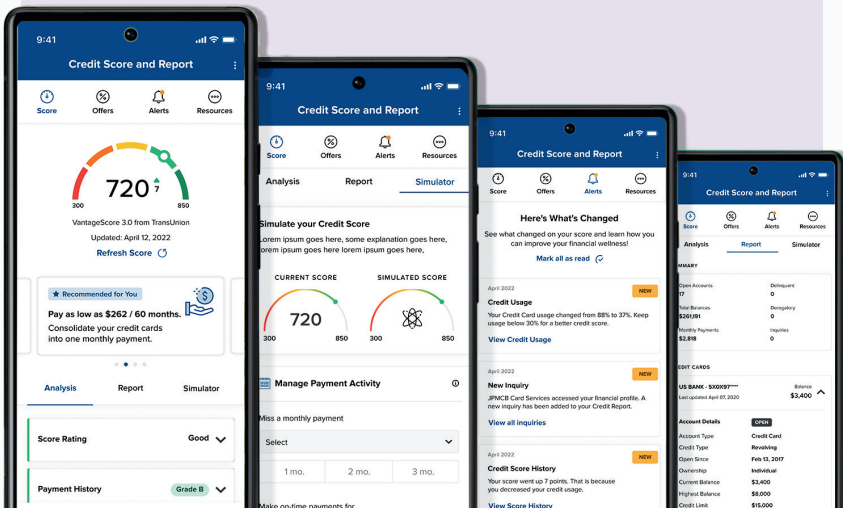
## CREDIT SCORE AND MORE

*Staying on top of your credit has never been easier*

Access your credit score, full credit report, credit monitoring, financial tips, and education. All of this without impacting your credit score. You can do this anytime and anywhere, for free.

- Daily Access to your Credit Score
- Real Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers

Log into online banking or mobile app to enroll.



**PLEASE TAKE NOTE OF OUR NEW PHONE NUMBER AND EMAIL ADDRESS**

# EQUITY AT YOUR FINGERTIPS

Tap into your home's built-up equity with a fixed-rate loan or line-of-credit.

A home equity loan, also called a second mortgage, lets you borrow against the equity you've built up in your home through your down payment, mortgage payments and increased home value.

At NYU FCU, you'll save with great rates and a variety of terms, plus no annual fees.

**Speak to a Housing Counselor to learn more!**



VISIT THE MORTGAGE SUITE



# LAST DAY TO CONTRIBUTE

As you embark on your journey to a secure retirement, NYU FCU is here to provide you with a range of IRA options tailored to your needs. Whether you opt for a **Traditional IRA, Roth IRA, or IRA Certificate**, our goal is to help you maximize your savings while enjoying the tax advantages these accounts offer.

**Your 2023 IRA contributions must be made by the April 15, 2024, deadline.** Start planning for your retirement today by visiting our website, or calling our member experience team. Your dream retirement is just a step away.



SCAN TO LEARN MORE



# SAVING WITH PURPOSE

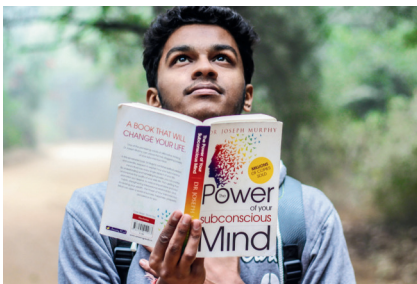
Saving money is much easier with a goal in mind. This workshop shows you how to choose the right goals for you and overcome barriers to achieving them.

hosted by  **BALANCE**  
Financially Empowering You

SCAN TO REGISTER



# READ ACROSS AMERICA



To celebrate the joy of reading in our communities, NYU FCU is hosting a Book Swap - an inexpensive way for people to exchange books, find out about new books and obtain a new book to read without having to pay.

Our branch libraries are open and are full of great reads. Stop by one of our branches to grab a book, or swap a book!

**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


- 5/27/2024 Memorial Day
- 6/19/2024 Juneteenth
- 7/4/2024 Independence Day
- 9/2/2024 Labor Day
- 10/14/2024 Indigenous Peoples' Day
- 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

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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