

INSIGHT



NEWSLETTER | FEB 2024

THIS DATE'S ON US

Low rates for you and your date

Personal loans can be used to pay for holiday expenses like gifts or travel. Financing these expenses may be a good idea if you're low on cash, or as an alternative to using a high-interest rate credit card.

For a limited time only, you can get an NYU FCU Sweetheart Personal Loan for up to \$4,000 with payments spread over 24 months at 8%. It doesn't get sweeter than this!

APPLY now through February 29, 2024 for a Personal Loan for up to \$4,000 for terms up to 24 months for a promotional rate.



SCAN TO APPLY

Introducing

Your Credit Score. And More. Anytime. Anywhere.

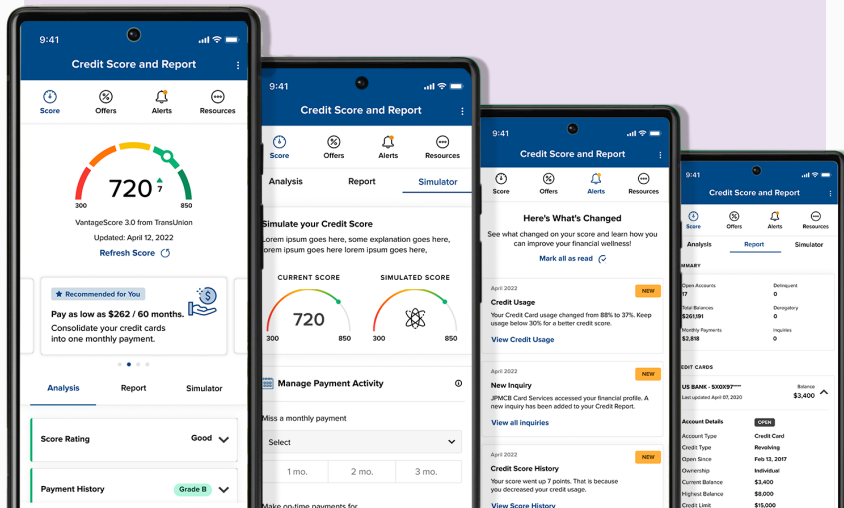
CREDIT SCORE AND MORE

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

PREVENT IDENTITY THEFT

Why is monitoring your credit so important? Broadly put, monitoring your credit can help protect you from identity theft and stay on top of suspicious or fraudulent transactions that take place.

A recent report shows that 1 out of 3 credit reports have errors. Whether these errors are fraudulent or not, routinely checking your credit report can increase your awareness in changes to your credit file. This increased awareness can play a pivotal role in maintaining your identity and checking for errors on your report.

With our FREE credit score solution in online and mobile banking, you can receive real time credit monitoring alerts, get access to your full credit report, and stay on top of changes to your credit file. **Ensure your identity is safe and your credit report is free of errors.**



SAVING FOR RETIREMENT MADE EASY

It's never too early to start saving for your Golden Years. 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.

Start planning for your retirement today by visiting our website, or calling our member experience team. Your dream retirement is just a step away.



SOLVING THE MYSTERY OF CREDIT REPORTS

Credit report scores hold a lot of power—they can help buy that first home but can also take away financial opportunities. This session provides an overview of credit bureaus, credit scoring, guidance to dispute inaccuracies, improving credit scores, and dealing with identity theft and fraud.

hosted by  **BALANCE**
Financially Empowering You

SCAN TO REGISTER



SET YOURSELF UP FOR FINANCIAL SUCCESS



NYU FCU is here to support and guide you to financial success. Every staff member at NYU FCU is a Certified Credit Union Financial Counselor (CCUFC) with the ability to help you with budgeting, reviewing your credit report, and setting financial goals and milestones. **Contact us today to schedule an appointment with a Financial Counselor!**

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

2/19/2024 President's Day
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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