

BRANCH 6000 NALC CREDIT UNION



VOLUME XVI JANUARY 2010

HOME BANKING & ONLINE BILL PAY

Our lives are busier than ever. With Branch 6000 Credit Union's home banking and online bill pay, you can manage your finances whenever you want to and, **IT'S FREE!!!** Online services are available to you on our website 24 hours a day, 7 days a week. Just log in and you can transfer funds, check balances, request withdrawals and get applications for any of our loans. If you have a Share Draft account you can sign up for online bill pay. Get an application form from our web site under applications, print it out and send it in. You will then be set up in our online bill pay and you can start to make your life a little less cluttered.



SHARE DRAFT (CHECKING ACCOUNTS)

As of January 1, 2010, if you sign up for overdraft protection and apply for a VISA ATM/Debit card the \$3.00 monthly fee is waived on your checking account!

- **NEW Overdraft protection** offers you peace of mind. Sign up today and allow the credit union to transfer money from your share account to cover the check that would otherwise have bounced, (There is a \$3.00 fee per transfer).
- No minimum balance required
- No per check fees
- Write as many checks as you please each month
- Have use of our ATM/Debit card
- Use of our bill pay on home baking
- Have your full check deposited and there is no monthly fee (\$3.00 if you do not).

Schedule of Fees

As of February 1, 2010 the following fees will be changed.

Share Draft Account Fees:

- NSF (not sufficient funds) \$20.00 per item
- Stop Payment \$10.00 per request

ACH Fees:

- Stop Payment \$10.00
- Insufficient funds \$20.00

Electronic Funds Transfer and Share Account Fees:

- ATM Negative Balance Fee \$5.00

LOST OR STOLEN CARD???

Please make a note of our **NEW lost or stolen card** phone number aka Hot Card phone number. 1-888-241-2510.

Thank You!

As we begin the New Year, Branch 6000 NALC Credit Union would like to say "Thank You" for using us for your financial needs. As a member, you add strength by using Branch 6000 CU on a regular basis. And, by doing so, you can help ensure that the Credit Union philosophy of "People Helping People" will endure for many years to come. We look forward to serving you in the months and years ahead. Thanks again, and we wish you the best New Year ever!

POINTS OF INTEREST

- Home Banking and Online Bill Pay
- Share Draft Accounts (checking accounts) with overdraft protection
- Schedule of Fees
- Lost or Stolen Card ~ New Contact Number
- Thank You
- Hours
- Holiday Closings
- Tax Tips
- Auto Loan
- Holiday Loan
- NEW Dividend Rates
- FYI
- Your Money and Branch 6000

HOURS

Monday and Thursday
11AM—4PM

Tuesday and Wednesday
11AM—7 PM

Friday
10AM—1PM

Contact Us:
Phone: 631-789-0303
Fax: 631-789-3540

HOLIDAY CLOSINGS

January 1—New Years Day

January 15—Dr. Martin Luther King's Birthday

February 15—President's Day

Access our online banking at
www.branch6000cu.com
24/7

Get Organized For Tax Time!

Time is once again drawing near for filing your income tax return. Whether you're doing your own, or having a professional prepare your return, it helps to do a little organizing now. Here are some helpful tips:

- **Pull out last years' tax return.** If you itemized your deductions, these will give you a good idea of your deductions for this year. Make a list.
- **Start to gather receipts** from various locations and put them into a folder or folders if you have numerous categories of deductions. If you find you are missing receipts, now is the time to go back to your sources and request duplicates.

Here are some of the more commonly overlooked deductions:

- **Did you do any home repairs this year?** Check with the IRS or your tax preparer to see if you qualify for any tax credits for energy saving improvements such as new windows, insulation, furnace, etc.
- **How about donations to charitable organizations?** Gather up receipts and/or check stubs as proof of donation.
- **Save your Branch 6000 Credit Union December statement** which will contain information that you will need for filing your taxes (see note below).
- **Form 1099's** will be mailed by January 31, 2010. If the amount of the 1099 is under \$10.00, no form will be mailed. If you do not receive a 1099, this information will be available on your December statement.
- **Get your tax refund fast!** Have your tax refund direct deposited into your credit union account. Just check the box on your return, fill in our routing number (221482481) and save delays with it being mailed. Consult your tax preparer for complete details.
- **Don't postpone.** The closer you get to that April deadline, the less likely you are to take the time and care to get organized and do the job right.

Auto Loan Special

Time is running out! Our auto loan special ends on January 29, 2010. There's never been a better time to get that new car smell. All new and used Auto Loans will be reduced by 1/2% below our everyday low rates. New Auto Loans as low as 5.00% and used auto loans as low as 6.50% (if qualified). Act fast, these rates won't last. If your auto is financed at another institution, move it to Branch 6000 NALC Credit Union for a great rate. Call (631.789.0303) or come in for a great rate! Use Groove Car (www.groovecar.com) to help you find a new or used vehicle.



Holiday Loan Special
Hurry! This sale will expire on
January 29, 2010
Interest rates have been lowered by 1%
October 1, 2009 - January 29, 2010.
Rates as low as 6.25% for qualified borrowers.



Dividend Rates	Rate	APY
Regular Shares:		
\$50.00 up to \$1,999.00	0.50%	0.50%
\$2,000.00 and up	0.75%	0.75%
Holiday And Vacation Club	0.50%	0.50%
Drafts (Checking)	0.20%	0.20%
Special Shares		
NEW Tiered Savings (Special Shares \$2,000.00 minimum & \$10,000.00 maximum to open account. Maximum of \$5000.00 can be deposited monthly)		
\$2,000.00—\$4,999.00	1.19%	1.20%
\$5,000.00—\$14,999.00	1.40%	1.41%
\$15,000.00—\$29,000.00	1.54%	1.55%
\$30,000.00—\$250,000.00	1.75%	1.77%
IRA Accounts	1.20%	1.21%
Share Certificates:		
12 Month (\$500 Minimum)	1.75%	1.78%
18 Month (\$500 Minimum)	2.15%	2.17%
24 Month (\$500 Minimum)	2.13%	2.15%
36 Month (\$1,000 Minimum)	2.47%	2.50%
Rates subject to change without notice		

F.Y.I.



New York Islander Fans
Check out your exclusive savings for Branch 6000 Credit Union members. See your inserts for further details.

YOUR MONEY IS SAFE AT BRANCH 6000 CU

Branch 6000 is federally insured. The National Credit Union Administration (NCUA) insurance is backed by the full faith and credit of the US government, just like the FDIC. The NCUA insures accounts up to at least \$250,000.00. IRA and KEOGH accounts are insured separately up to \$250,000.00.