



NY TEAM Federal Credit Union

W I N T E R 2 0 0 8 E D I T I O N

NY TEAM Federal Credit Union

HICKSVILLE OFFICE

Eileen Young Financial Family Center
65 Broadway
Hicksville, NY 11801
(516) 822-1070
Toll-Free: 1-888-431-TEAM (8326)

Office Hours

Monday – Friday
9:00 AM to 4:00 PM

JAMAICA OFFICE

L.I.R.R. Administrative Building
(Eyegate Building)
146-01 Archer Ave.
Jamaica, NY 11435

Office Hours

Monday – Friday
9:00 AM to 4:00 PM

HILLSIDE OFFICE

Hillside Maintenance Facility,
4th Floor
93-59 183rd Street
Hollis, NY 11423

Office Hours

Monday – Wednesday
8:30 AM to 3:30 PM
Closed for lunch 12:45 to 1:30 PM
Thursday & Friday
7:30 AM to 2:30 PM
Closed for lunch

11:45 AM to 12:30 PM
S.T.A.R.: (516) 822-0190
24 hrs. a day/7 days a week

MasterCard: 1-800-237-6211
24 hrs. a day/7 days a week

Credit Union Fax: (516) 822-2478

Web Site: www.nyteamfcu.org

E-Statements Are Here!

NY TEAM FCU is now offering E-Statements to our members. E-Statements are electronic copies of your account statements that you can view, search, save and print online! They include all the same information that you receive with your statements including any other important information from the Credit Union. Also, you will have access to your statement history for up to five (5) years.

NY TEAM utilizes state-of-the art security measures for our online products and services. You will receive an e-mail notification when your statement is available for your review. In addition, it decreases your exposure to Identity Theft. Lastly, if you have other accounts linked to yours, you will be able to view them at the same time. The file is opened through a PDF Adobe Acrobat Reader; this program must be installed on your computer in order for the statement to be viewed.

Simply go to our website at www.nyteamfcu.org and click on the link that says “Home Banking.” Log on to your account and click the tab that says “On-Line Statements.”

Upon completion of the registration process, you will automatically be entered into a drawing to win a 50” Plasma TV. The drawing will take place just in time for you and your family to enjoy watching the St. Patrick’s Day Parade and/or the NCAA Final Four.

Take advantage of this great FREE service that the CU is offering to you, and sign up today. If you have any questions, please contact one of our Member Service Representatives at 516-822-1070.



Season's Greetings!

The entire Staff and Board of Directors at NY TEAM FCU would like to take this opportunity to thank you for your loyal membership this past year.

All of us at NY TEAM FCU would like to wish you and your family Happy Holidays! We hope you have a Happy and Healthy New Year!

Don't forget about our Holiday Club Account. You don't need to let holiday expenses surprise you. Now is a great time to start saving for next year's holiday season with our Holiday Club Account. Daily dividends are compounded and paid monthly. Stop by or call for more information.



New Address? New Phone Number?

We know that moving is a time consuming process. There are so many things that have to be done. Sometimes, you think there's just not enough time in the day to unpack and notify everyone of your new contact information.



It's important that you receive your statements and other information relating to your NY TEAM FCU accounts on a timely basis. The best way to ensure this, is to supply us with your current address, phone number and other important contact information. Please stop by to let us know so we can make the necessary changes.

Directly Deposit Your Tax Refund



Did you know that you can have your tax refund check directly deposited into either your NY TEAM FCU Regular Share Savings or Share Draft Account? The

process is safe, easy, quick, and convenient for you. This is one way to simplify your life after the busy holiday season.

All you have to do is:

- Provide your account number on your tax return
- Provide our routing number on your tax return (2260-7612-2)
- Select either Savings or Checking Account

Looking For The Perfect Mortgage? *Look No Further Than NY TEAM FCU*

At NY TEAM FCU, we have everything you need to get the financing for your home purchase. We also offer refinancing and 2nd mortgages if you need extra cash for home improvements, tuition or any worthwhile need. You may want to consider refinancing if you have a high rate or variable mortgage.

You can qualify in minutes. Simply contact Sue at 516-822-1070, ext 210. She is available for pre-qualifications or any questions you may have. Your credit union is ideally positioned to get you into your next home while keeping your interest in mind. We look forward to serving you.



Online MasterCard Payments

Please use the new web site www.eZcardinfo.com to make your MasterCard payments. The old site www.MYCCINFO.com is no longer in use. Call or stop by with any questions.

A Debt Consolidation Loan Can Help With Your Holiday Spending

The holidays are supposed to be a time to relax and enjoy yourself. But the truth is they can be downright stressful with shopping, entertaining and all the other traditional activities of the season.

If holiday bills have put a strain on your family finances, a NY TEAM FCU Debt Consolidation Loan could provide some much-needed relief. This loan gives you the convenience of making just one payment per month instead of three, four or five.

You don't have to start 2008 burdened with a mountain of debt. Call, stop by the credit union, or apply online at www.nyteamfcu.org.



**At Your Credit Union, You Aren't
Just A Member – You're An Owner!**



SAVE THE DATE

For Our Annual Meeting

You are cordially invited to attend our 2008 Annual Meeting. Come and hear about your Credit Union's successes in the past year, as well as the challenges it will face in the future. You'll also have the chance to socialize with fellow members and discuss any questions and concerns you may have with our Board of Directors.

DATE: Wednesday, April 16, 2008

TIME: 5:30 p.m.

**PLACE: Ancient Order of Hibernian Hall,
27 Locust Avenue, Babylon, NY**



Please contact Renee Motes at 516-822-1070 ext 215 should you plan to attend.

Credit Life and Disability Insurance

Your unexpected disability or death can affect your household's income level and change your family's standard of living in an instant, making household financial commitments difficult to meet. Struggling to make loan payments or MasterCard payments on a reduced or lost income is another heavy burden your family shouldn't have to bear. When you choose to protect your loans with



MEMBER'S CHOICE Credit Life and Credit Disability Insurance, you're planning for your family's financial future.

With payment protection like MEMBER'S CHOICE credit life insurance, if you pass away and your claim is payable, your eligible loan balance is reduced or paid off.

With MEMBER CHOICE credit disability insurance, if you're disabled from work due to injury or sickness, your monthly loan payments will be paid until you're no longer disabled (all reimbursements are from the first day of disability), your loan is paid or you reach the policy maximum.

Credit Life and Credit Disability Insurance is available to members who currently have a loan or MasterCard but did not elect this insurance coverage. You may contact the Loan Dept at 516-822-1070 press option 1 and have the coverage added.

Thank You To Members

Salvation Army Food & Toy Drive A Success

NY TEAM FCU would like to thank all of the members who participated in our Salvation Army Food & Toy Drive this season. The goods were disbursed to needy families throughout the Long Island area. Thank you for serving your community.

Safe Winter Driving Tips

Even though we might hate to admit it, winter is here! For the next few months, we have to deal with wind chills, snow, ice, black ice, freezing rain, etc. Learning how to drive during these wintry conditions can help keep you safe on the roads.

If you have to drive in wintry conditions, here are some safety guidelines you can follow for safer winter driving.

- Drive slower.
- Increase following distances.
- Pump your non-anti-lock brakes.
- Stomp your anti-lock brakes.
- Steer into a skid or slide.
- Bring extra blankets and food for long trips.
- Keep your gas tank near full to avoid ice in the tank and fuel lines.



We at NY TEAM FCU want all of our members to be as safe as possible on the roadways this winter. Be safe out there!

**Make
NY TEAM FCU
Your
Full-Service
Financial
Institution!**



Overseas Identity Theft Awareness



Awareness is an effective weapon to prevent Identity Theft. Armed with the knowledge of how to protect yourself and how to take action, you can make identity thieves' jobs more difficult. That is why the Credit Union is working diligently to make sure you are protected during your travels. We would like to make your time away as smooth and stress free as possible.

We ask that you assist in protecting your accounts by making the Credit Union aware if you intend on traveling outside the United States.

Holiday Closings For 2008

New Years Day

Tuesday, January 1, 2008

Martin Luther King Jr. Day

Monday, January 21, 2008

Abraham Lincoln's Birthday

Tuesday, February 12, 2008

Presidents' Day

Monday, February 18, 2008

Good Friday

Friday, March 21, 2008

Memorial Day

Monday, May 26, 2008

Independence Day

Friday, July 4, 2008

Labor Day

Monday, September 1, 2008

Columbus Day

Monday, October 13, 2008

Election Day

Tuesday, November 4, 2008

Thanksgiving Day

Thursday, November 27, 2008

Friday, November 28, 2008

Christmas Eve

Wednesday, December 24, 2008

Closing at 12 noon

Christmas Day

Thursday, December 25, 2008

New Years Eve

Wednesday, December 31, 2008

Closing at 12 noon

For More Information . . .

Visit our web site at www.nyteamfcu.org for more information about E-Statements and how to win the 50" Plasma TV.



NY TEAM Products & Services

- ★ Regular Share Savings Accounts
- ★ Share Draft (Checking) Accounts
- ★ Holiday Club Accounts
- ★ Vacation Club Accounts
- ★ Certificates Of Deposit (CDs)
- ★ Individual Retirement Accounts (IRAs)
- ★ Direct Deposit
- ★ Payroll Deduction
- ★ ATM Cards
- ★ MasterMoney Debit Cards
- ★ S.T.A.R. – Special Teller Audio Response
- ★ Home Banking
- ★ Signature Loans & Lines of Credit
- ★ Vehicle Loans
- ★ Home Improvement Loans
- ★ MasterCard Credit Cards
- ★ Mortgage Loans
- ★ Overdraft Protection
- ★ MVP – Multi Value Package
- ★ Money Orders
- ★ American Express Gift Cheques
- ★ U.S. Savings Bonds
- ★ American Express Travelers Cheques
- ★ Wire Transfers
- ★ E-Statements
- ★ Discount Theme Park Tickets

TEAMWORK

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Doyle Philipson, Director

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