



## ATM Skimming Hits Our Area

Skimming is a popular way to capture ATM card numbers and PINs. It has made its way to our area.

### THE SCAM:

The thief puts x-ray film (to capture card numbers) into the ATM card slot. The film is partially inserted into the machine; the ends are folded and glued to help them stick better to the inner and outer surfaces. The thief adds slits to the x-ray film so the card can't come back out of the machine. The thief pulls the x-ray film out once your card number is captured. A mobile camera system may also be installed to watch the PIN being entered.

For the individual, the machine confiscates the card. Then, the thief appears as a stranger who wants to help. He tries to get the PIN by asking the individual to type it in as the thief is pretending to help. Because the card still remains in the machine, the two leave. Once the coast is clear, the thief returns to get the ATM card out of the machine. Now that he has the PIN and card, the thief withdraws money from the victim's account.

### ATM USAGE TIPS:

- See if anything looks out of the ordinary on the ATM.
- Check the card slot or keypad for any attachments.
- Look for blank screens and unusual instructions on the screen.
- Be suspicious when strangers want to help you at the ATM especially if your card is stuck.
- Don't get distracted at the ATM.
- Look over your shoulder for people who might be watching you enter your PIN.
- Cover your hand as you enter your PIN.
- Never jam your card into the card slot.

If anything looks suspicious or unusual at any ATM, notify the authorities immediately!

## Discount Tickets Are Here!

	NY TEAM FCU Price	Gate Price
<b>Six Flags Early Bird/Adult</b>	\$40.00	\$74.19
<b>Hurricane Harbor Adult Ticket</b>	\$25.00	\$34.99
<b>Dorney Park</b>		
Adult Ticket	\$33.00	\$38.99
Junior Ticket (3 yrs & older under 48")	\$17.00	\$18.00
<b>Hershey Park</b>		
Adult Ticket	\$40.00	\$47.95
Junior Ticket (ages 3-8/55-69 yrs.)	\$27.00	\$28.95
<b>Splish Splash</b>		
Adult Ticket	\$27.00	\$35.99
Junior Ticket (under 48" or over 62 yrs.)	\$21.00	\$26.99

## 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

### Board of Directors

Peter Killeen, President  
 Harvey Spruch, Vice President  
 Robert X. Young, Jr., Treasurer/Manager  
 David Williams, Secretary  
 Charles Quinn, Director

### Supervisory Committee

Charles Quinn  
 Stuart Sanseviro  
 Mark Galan

### Educational Committee

Michael Stagg  
 Robert X. Young, Jr.

### Newsletter Editor

Robert X. Young, Jr.



NY TEAM Federal Credit Union

SUMMER 2009 EDITION

### 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  
 Closed for lunch  
 1:00 PM to 2:00 PM

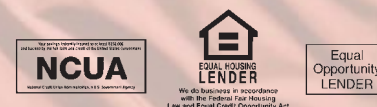
#### HILLSIDE OFFICE

**Hillside Maintenance Facility,**  
 4<sup>th</sup> Floor  
 93-59 183<sup>rd</sup> 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



## OUR AUTO SALE IS SCORCHING HOT!

### Get A Tax Break When You Buy A New Car

This year, taxpayers who buy a new passenger vehicle may be entitled to deduct state and local sales and excise taxes paid on the purchase on their 2009 tax returns next year.

### See Us For A Special Rate On Your New Auto Loan

Summer is the perfect time to drive around in your new vehicle. Dealers are selling cars at great prices and we're offering New Auto Loans with these great low rates.

Term	Rate
4 Years or Less	4.50% APR*
5 Years	4.99% APR*
6 Years	5.75% APR*



Applying for a New Auto Loan is easy! Just call us at (516) 822-1070

option 1, stop by or apply online at [www.nyteamfcu.org](http://www.nyteamfcu.org) by clicking on the Loan Services button at the top of our home page. Hurry because these hot low rates are only available until August 31, 2009!

For more information about these great offers, visit our web site at [www.nyteamfcu.org](http://www.nyteamfcu.org), stop by or give us a call.

\*APR=Annual Percentage Rate.



## We're Off To The Races!

Sign up for E-Statements today to get entered into a drawing to win some money! With E-Statements, you can view, save, search, and print your statements online! You receive the same information that's normally on your paper statements. They're the safe and convenient way to keep track of your accounts since all you need is a computer with Internet access.

Here's how the winner's circle breaks down:

**Win – \$300 Place – \$200 Show – \$100**

You have three chances to win. Sign up through our web site at [www.nyteamfcu.org](http://www.nyteamfcu.org).



## Some Orders Of Business

### Error In Spring 2009 Newsletter

The financials that were printed on the back page of the previous newsletter contained typos. If you would like an updated copy, please just give us a call.

### ATM And Debit Cards And TD Bank

We are aware of the fact that NY TEAM FCU's ATM and Debit Cards are not working at TD Bank. We are working to correct the problem. We appreciate your patience as we try to resolve this issue.

### Sprint Ahead!



NY TEAM FCU has partnered with Sprint Nextel to offer our members another great way to save. You can choose from a variety of phones, plans and services. Check out all of the benefits:

- Waived activation fee on new lines (approximate savings of \$36)
- Waived upgrade fee (approximate savings of \$16)
- 10% discount on individual liable monthly recurring Sprint Nextel charges
- Nationwide coverage
- National rates with no roaming or long distance charges

This brand new program is already in place. To learn more, give us a call, stop by, call 877.SAVE.4.CU, go to the nearest Sprint store, or visit [www.SprintSave4CU.com](http://www.SprintSave4CU.com).

## Annual Meeting: A Big Success

A big, warm thank you to everyone who attended our Annual Meeting on Wednesday, May 20, 2009 at the Ancient Order of Hibernian Hall in Babylon, NY. Everyone enjoyed refreshments while learning about the credit union's past year and chatting with fellow members.

Charles Quinn and Harvey Spruch were both reelected to the Board of Directors. Thank you to these individuals as well as all of the volunteers who help make NY TEAM FCU as great as it is!

If you couldn't make this year's Annual Meeting, we hope to see you at next year's!

### Save Money With The Spirit Agency!

NY TEAM FCU offers a great way to save money on insurance through the Spirit Agency. We've seen a great response to this and members are really saving money!

Travelers and Met Life Auto & Home are just two of the nation's top insurance companies who could be giving you premium Automobile and Homeowners Insurance.

Call 877-QUOTE-MY or 877-786-8369 to find out exactly how much you can save. Please, give them a call even if your insurance is not up for renewal. The Spirit staff will help you and you'll receive a no-obligation price quote. Start taking advantage of this great member discount today!



### Congratulations To Our \$500 Gas Card Winner!

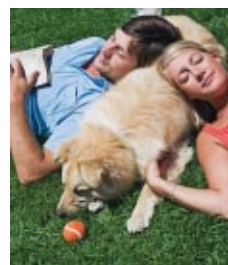
Pictured is member, George Tymanski, who picked Richard Ferlauto to win the \$500 gas card! Richard is a senior safety officer for the Long Island Rail Road. He's been a member since October 2000. Congratulations Richard!

## Beat The Dog Days Of Summer With Credit Union Membership!

Your family members and co-workers can beat the heat with credit union membership. There are many advantages for them to conduct their financial affairs at NY TEAM FCU.

We offer high rate savings and investment accounts, low rate loans, convenient services, membership that lasts a lifetime, federal insurance, and a knowledgeable staff to help you with all of your financial needs.

Stop by any office or give us a call to get membership applications for your family and co-workers today!



## Important Information Regarding Debit Cards

Merchants, car rental agencies, hotels and some supermarkets put a hold on a certain amount of money when you use your debit card to make a reservation or pay for your groceries. The hold protects the hotels from losses for those who don't pay and to avoid losing revenue for no-shows. The hold can last for more than 24 hours in some cases. Once the actual charge has been received, the hold is removed. However, while that dollar amount is being held, you don't have access to that money. And, be aware that the amounts can be higher than you may expect.

For more information, stop by or give us a call.



### Tips For Saving During Uncertain Times

**Don't panic.** Your money on deposit at NY TEAM FCU is safe and sound and will continue to earn interest. **Each account is insured up to \$250,000 by the NCUA.**

**Stay true to your goals.** If you decided during good times to save for the holidays or a vacation, make these dreams come true by cutting back on other things.

**Eliminate bills where and when you can.** Write down your income, subtract taxes and insurance costs to determine how much money you have available to save.

**Maintain good credit.** No matter what, preserve and protect your credit by paying your bills on time, refusing to purchase expensive items and limiting how many credit cards you have.

**Increase your income.** Invest in a government-insured, interest-earning Individual Retirement Account.

### MasterCard Auto Pay

With MasterCard Auto Pay, you can authorize NY TEAM FCU to initiate withdrawals from the account of your choice to pay your MasterCard bill.

This can be done from an account with NY TEAM FCU or from another financial institution.

The credit card payment will be made 15 days after the statement date. Once you choose to pay your credit card with Auto Pay this remains in full force until we receive written notice from the account holder of its termination. Just contact the credit union so we can make the necessary changes to ensure the bill remains paid on time. Please note that this may take one (1) full billing cycle to take effect.

Pay your MasterCard bill automatically and have one less thing to worry about. Don't hesitate to call us with any questions you have.



## IMPORTANT NOTICE



The rates under Member's Choice Credit Life and Credit Disability Insurance on any insured loans including credit cards will change effective July 1, 2009.

Because of the increasing number of claims being submitted for Credit Life Insurance, an increase in the Life Insurance rate is necessary. The increase in premium could result in a higher last payment or may extend the duration of existing loans.

The new Credit Life Insurance rate per \$100 of outstanding loan balance is \$.067, up from \$.057 for the Single Insured Plan and \$.107 up from \$.091 for the Joint Insured Plan.

Those members who have selected Credit Disability Insurance on their loan will enjoy a decrease in their rate. The new rate down from \$.49 per \$100 of outstanding loan balance is \$.36.

There is no action necessary on your part to continue your insurance coverage if your loan already has it.

It is important this notice be attached to your certificate.

In the event you do not want coverage to continue, please notify the loan department.

### 2009 Holiday Closings

**Independence Day**  
Monday, July 6, 2009

**Labor Day**  
Monday, September 7, 2009

**Columbus Day**  
Monday, October 12, 2009

Get The Latest Credit Union Information Online  
Visit Our Web Site At [www.nyteamfcu.org](http://www.nyteamfcu.org)