



Triboro Postal Federal Credit Union

# NEWSLETTER

TRIBORO POSTAL FCU BOX 520487 FLUSHING NY 11352-0487

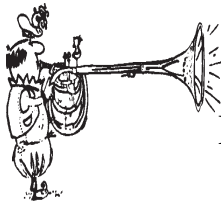
(718) 961-7585

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YOUR OFFICIAL NEWSLETTER

OCTOBER 2009



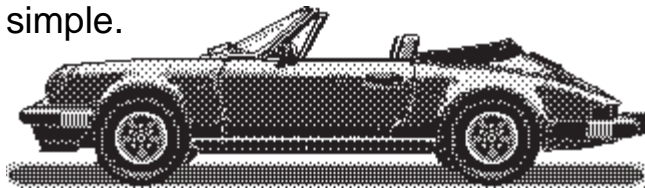
## NEW RATES HOME EQUITY LOANS

NOW 6.5%

IN TODAY'S MARKET  
DON'T TRADE-UP ; FIX-UP

## NEW CAR SALE

The Fall car sale will be for the entire month of OCTOBER. Don't be misled by introductory offers and hard to qualify special rates from car dealers. We offer our members 3.9% for up to 48 months, 4.49% for 60 months, and 5.5% for up to 72 months. That's savings they can't match and it's that simple.



Remember, for the BEST Deal, grab the dealer incentive and then FINANCE your car with the CREDIT UNION. You'll **SAVE EVEN MORE !!**

## HOLIDAY CLUB

Holiday Club checks will be mailed the week of OCTOBER 5, 2009.

## HOLIDAY LOANS

A Holiday Loan application is enclosed with this newsletter. You must be a credit union member six months to qualify for \$1,000. You must be a member for one year to qualify for \$2,000. The interest rate will be a low 9% and all loans must be repaid in one year.

**REMINDER** : 10% of the loan amount must be in your shares when you apply for these loans. *THE DEADLINE FOR FILING THE LOAN APPLICATION IS DECEMBER 17, 2009.*

\$ 1,000 loan approx : \$ 90 per mo.

\$ 2,000 loan approx : \$ 180 per mo.

**NOTE: If the loan application is returned by mail the form must be notarized.**

HOLIDAY LOAN CHECKS WILL BE ISSUED BEGINNING NOVEMBER 3. However, for FAST access to your holiday loan select direct deposit on the loan application.

## HOLIDAYS

October	12	Columbus Day (closed)
November	11	Veterans Day (closed)
November	25	8 am to 4 pm
November	26, 27	Thanksgiving Day (closed)
December	24	8 am to 1 pm
December	25	Christmas Day (closed)
December	31	8 am to 1 pm
January 1		New Years Day (closed)

YOUR SAVINGS FEDERALLY INSURED TO AT LEAST \$ 250,000 AND BACKED BY THE FULL FAITH AND CREDIT OF THE U.S. GOVERNMENT

# NCUA

NATIONAL CREDIT UNION ADMINISTRATION, A U.S. GOVERNMENT AGENCY

## OFFICE HOURS

MON - TUE - WED

9 AM to 4 PM

THURSDAY

9 AM to 7 PM

FRIDAY

9 AM to NOON / PAYDAYS 8 AM

**SHARE ACCOUNT RATES**

	A.P.Y.
Share Accounts	2.27 %
(Minimum balance for dividends \$200)	
Share Accounts + \$50,000	2.78 %
( average daily balance )	
Vacation / Holiday Club	2.27 %
(minimum balance for dividend \$ 50)	
Share Draft Accounts	.50 %
(dividends <i>Monthly</i> - bal. over \$1500)	
C.D. Share Accounts	3.78 %
(dividends compounded quarterly)	
IRA Share Cert.	3.78 %
(Penalty for Early Withdrawal)	

**LOAN RATES**

	A.P.R.
Signature Loan	10.00 % (up to 36 m)
Signature Loan	12.00 % (37 to 60 m)
(new rates require a min. advance of \$ 1,000)	
Share Secured	6.00 %
Co-Maker Loan	14.00 %
(\$ 30,000 loan and under that require a co-signer)	

**AUTO LOAN RATES**

New Car	6.00 % 09 - 10 ( 60 m )
Used Car	7.50 % 07 - 08 ( 48 m )
	8.00 % 07 - 08 ( 60 m )
	8.50 % 05 - 06 ( 48 m )

\*\*\* IF SOMEONE NEEDS A CO-SIGNER THEY CANNOT BE A CO-SIGNER FOR ANOTHER MEMBER \*\*\*

**LOAN INFORMATION**

New members , excluding T.E.'s and casuals, after three months in credit union and on payroll deduction may borrow up to \$1,000 payable in one year. Other members are now eligible to borrow up to \$2,000 for each year in the credit union. Maximum of \$20,000 for loans without a co-signer. Members who have claimed Bankruptcy within the last three years can qualify for loans repayable in 3 years only. All other Bankruptcy loans require a co-signer. Any credit reports showing judgements must be explained before a loan will be granted.

**LOAN DISABILITY INSURANCE (TDI)**

TDI covers your loan payments when you are out of work for more than 14 days and are under a doctor's care. It is your responsibility to contact the Credit Union and insure that all the insurance papers are completed and forwarded PROMPTLY, to the Insurance company.

**WWW.TPFCU.NET**

VISIT OUR WEB SITE FOR INFORMATION AND NEWS CONCERNING YOUR CREDIT UNION.

**PRIVACY POLICY**

The Triboro Postal FCU assures the continued privacy and confidentiality of your financial information. We collect only the personal information necessary to conduct our business. That means, only what you supply us on applications for membership forms, loans, check printing, and insurance. We also receive information through credit checks on loans. We do not disclose our information to any third parties except as permitted by law. Our business partners have contracts limiting their contacts to our members. We make use of in-house data processing to protect our records from outside sources. If you have any questions concerning the integrity of your account information, contact the Credit Union.



## LOOKING TO MAKE A FEW HOME IMPROVEMENTS ?

Let Triboro Postal FCU help. We can be an excellent source of low-cost financing for a home improvement project. This is a smart way to put your home's equity to work for you! You'll be increasing the value of your home, as well as improving your family's quality of life. We will be glad to help you with payment estimates and tailor a loan to suit your needs. The home equity loan is ideal when you need cash for any reason.



## COLLEGE BOUND HIGH SCHOOL SENIORS

TRIBORO POSTAL can help make your dream come true. The credit union is presenting college-bound high school seniors with the opportunity to compete for statewide scholarships to either a two or four year accredited educational institution. There is no fee for submitting an application. Just follow 3 easy steps:

1 >> Stop by the Credit Union office for an application or call to have one mailed to you.

2 >> Complete the application and required essay and request your H.S. transcript.

3 >> Return all documents to the credit union no later than January 28, 2009.

Call or stop by the credit union for more information.

IN LOVING MEMORY  
KEN BOYLAN



It is with much sadness and regret that we have to inform our members of the passing of Ken Boylan. He was a cornerstone for the credit union for more than 37 years. As a direct result of his leadership, this credit union became a solid financial institution. His ability to relate to every member and find ways to provide financial assistance to them was a model for all of us. Condolences can be sent to the credit union and will be forwarded to the family.