

Northeast Family
Federal Credit Union
233 Main Street
P.O. Box 180
Manchester, CT 06045-0180

Place
Stamp
Here

automated/remote access

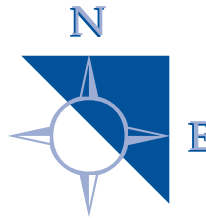
- CUOnline gives you internet access to your account
- Apply for a loan at www.nefamily.coop or by calling 888-577-4215
- ezcardinfo.com gives you access to your VISA account.
- Use Audio24 from Any Touch-Tone Phone
- Direct Deposit
- Surcharge Free ATM Networks



other services

- Skip-A-Payment
- Debit Pass Stored Value Card
- Wire Transfers
- Credit Life & Disability Insurance
- Various Insurance
- Money Orders
- Notary Public Service
- Legal Service Plan
- Savings Bonds
- GAP Insurance

Northeast Family
Credit Union



Manchester:

233 Main Street, P.O. Box 180
Manchester, CT 06045-0180
Phone: (860) 646-8870
Fax: (860) 647-7966

North Windham:

361 Boston Post Road
North Windham, CT 06256
*Please send mail to the Manchester Office.
Phone (860) 423-1601
Fax: (860) 423-6553

Website:

www.nefamily.coop



Northeast Family
Credit Union

Missing Something?

Your Credit Union

Membership Gives You

Low Cost Lending

High-Dividend Savings

And Other Benefits For

Sound Financial Planning.

Northeast Family

Your Best Financial Friend

MISSING SOMETHING?

You've made a great choice

with your interest in Northeast Family Credit Union. Whether you're a member already or about to become one, there is a wealth of products and services you can take advantage of.

Like other financial institutions, our credit union offers personal financial services like savings, checking, and loans. But unlike other financial institutions, the credit union is a democratic, not-for-profit financial cooperative dedicated to serving its members.

The Credit Union provides competitive lending and savings rates, reasonable fees, and personal service just to name a few of the many benefits you will experience with your membership.



Family Membership for Life

Once you join the Credit Union, you're a member for life. Even if you change jobs, your membership will continue in full force.

Additionally, anyone in your immediate family is also eligible. This includes your parents, children, siblings, and spouse.

People You Can Count On

If you ever have a question or concern regarding your Credit Union accounts, don't hesitate to give us a call.

savings accounts

Regular Share Account

- Minimum \$10 Deposit Opens Your Account
- Earns Dividends with a Balance of \$100 or More

Share Draft Checking

- No Monthly Service Charge
- ATM/Debit Card

Money Market & Super Money Market Account

- Make Deposits Anytime
- Draft Withdrawals (Check Writing) Available

Share Certificates

- Earn High Dividends w/ min. deposit of \$500
- Large Certificate Bonuses

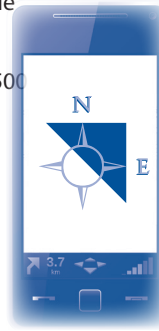
Club Accounts

- Holiday Clubs
- Vacation Clubs

Individual Retirement Account (IRA)

- Traditional IRAs
- Roth IRA
- Educational Savings Account/Coverdell ESA

*All minimum balances, rates, and percentages are subject to change.



loans/mortgages

Mortgages

- First And Second Mortgages
- Fixed And Variable Rates Available
- You May Borrow Up To 90% Against The Equity In Your Home For Possible Tax Advantages

Home Equity Line of Credit—HELOC

- No Application Fee, No Closing Costs
- Use The Value In Your Home To Borrow

Automobile Loans

- New Or Used Cars, Trucks, And Motorcycles
- Terms Of Up To 84 Months Available
- Quick Processing, Usually Within Hours
- GAP Insurance

Personal (Signature) Loans

- Borrow Up To 60 Months For Any Worthwhile Purpose

VISA Credit Card—Classic And Gold

- Access Cash From ATMs
- Low Or No Annual Fee
- Low Annual Percentage Rate

Gold Card Benefits

- Score Card Point Program And Benefits Package
- Travel Advantage



need more information?



Be a member, not a customer!

Use this convenient application to request everything you need for Credit Union membership. Detach this panel from the brochure, apply postage and mail. It's simple!

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Employer _____

I would like information on the following Credit Union products and services:

- Membership
- Share Draft Checking
- ATM or MasterMoney Debit Card
- Money Market Account
- Share Certificates
- Club Accounts
- Individual Retirement Account (IRA)
- Coverdell Education Savings Account
- Mortgages
- Home Equity Line of Credit
- Automobile Loans
- Personal (Signature) Loans
- VISA® Credit Card
- Direct Deposit
- Credit Life or Disability Insurance
- Accident Insurance
- Term Life Insurance Application
- Home and Auto Insurance
- Legal Service Plan