

**SOME OF THE SERVICES
NORTHEAST FAMILY FCU
MEMBERS ENJOY**

ACCOUNT TYPES:

- ◆ CHECKING ACCOUNT
- ◆ SAVINGS ACCOUNT
- ◆ MONEY MARKET ACCOUNTS
- ◆ IRAS
- ◆ CLUB ACCOUNTS
- ◆ CERTIFICATE

REMOTE SERVICES:

- ◆ AUDIO24 PHONE ACCESS
- ◆ CU ONLINE INTERNET BANKING
- ◆ BILL-PAY SERVICE
- ◆ ATM/DEBIT CARDS
- ◆ MASTERCARD® DEBIT CARDS
- ◆ DIRECT DEPOSIT
- ◆ MOBILE BANKING
- ◆ REMOTE DEPOSIT CAPTURE
- ◆ SURCHARGE-FREE ATM ACCESS

LOANS SERVICES:

- ◆ SIGNATURE (PERSONAL) LOANS
- ◆ AUTOMOBILE LOANS
- ◆ VISA CREDIT CARDS
- ◆ MORTGAGES
- ◆ HOMELINE(HOME EQUITY LINE OF CREDIT)
- ◆ LOAN-BY-PHONE 24/7
(888)577-4215
- ◆ APPLY ONLINE

Manchester Office:

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

North Windham Office:

361 Boston Post Road
North Windham, CT
Phone: (860) 423-1601
Fax: (860) 423-6553

Phone: (860) 646-8870
Website: www.nefamily.coop
E-Mail: joanne@nefamily.coop

Northeast Family

**CREDIT UNION
MEMBERSHIP**

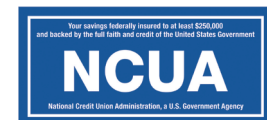
*The ideal employee benefit
at no cost to you.*



**Northeast Family
Credit Union**
233 Main Street
PO Box 180
Manchester, CT 06045



www.nefamily.coop



Northeast Family CU is a Valuable "Benefit"

With Credit Union Membership You Can:

- ◆ **Enhance Your Employee Benefits**
- ◆ **Improve Your Image**
- ◆ **Hire & Retain Excellent Employees**
- ◆ **Strengthen Your Position in the Business Community.**

What is the Credit Union Difference?

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.

When employees join the credit union, they become members, not customers, who share in the success of the credit union. Each member owns a share and is entitled to a vote on matters that affect the entire credit union, and members always come first. Family members are also eligible to join. That's part of the credit union difference.

Unlike other financial institutions, credit union earnings are given back to members in the form of lower fees and better services. In addition, we typically charge lower loan rates and pay higher savings rates. That's because credit unions reflect the philosophy of "people helping people" -- an important part of the credit union difference.

Finally, our members' funds are backed up by one of the strongest insurance funds available from the U.S. government, guaranteeing security, stability, and satisfaction.

WHAT ARE OTHER ADVANTAGES TO EMPLOYERS?

- ◆ **Morale Booster**– by providing our low-cost financial services to employees and helping them to handle their finances, the credit union can help raise morale.
- ◆ **Employer Burden Relief**– We can provide employees a quick way to get low-interest loans and other convenient financial services, helping to reduce requests for pay advances and loans from employers
- ◆ **Employee Development**– employees who participate as credit union volunteers develop managerial abilities and other skills that benefit them personally and make them more valuable to their employers.
- ◆ **Direct Deposit**– reduces payroll cost and risk of lost or stolen checks.

WHAT ARE SOME ADVANTAGES TO EMPLOYEES?

- ◆ **Convenience through Payroll Deduction and Direct Deposit**– many employers allow loan repayments and savings deposits to be deducted directly from paychecks and, in some cases, the entire paycheck to be deposited directly into the member's NFFCU account(s).
- ◆ **Good Rates**– on average, the credit union offers better rates on loans and savings than other financial institutions.

Sign Up Today!

Just complete this easy application and fax or mail it to:
 Joanne Todd
 Northeast Family FCU
 PO Box 180
 Manchester, CT 06045-0180
 Fax: (860) 647-7966

Dear Joanne,

Our organization would like to be added to Northeast Family Federal Credit Union's field of membership. Our group is not currently eligible for membership at another credit union. We have the following number of members (employees and/or volunteers) at these locations:

Your Location(s)	Number of Employees		Distance to Closest Credit Union Office: Manchester or North Windham
	Full-time	Part-time	

Sincerely,

Sign above and print your name here:

Title: _____

Business Name: _____

Address: _____

Phone: _____

Email: _____

For Employers As Well as for Employees