EIFCU Spotlight

A Member-Owned Financial Cooperative

2nd Quarter 2012

<u>Drive into Savings</u> With a 1.99% New Auto Loan

Get GM Preferred Car Pricing See <u>Lovemycreditunion.org</u>

Drive away with a new auto loan from Entertainment Industries FCU Our incredibly low loan rates will save you money.

Just see for yourself! Rates as low as 1.99% APR for up to 3 years Rates as low as 2.24% APR for up to 4 years

Contact the Credit Union or go to our web site, www.eicu.org and fill out our loan application.

All loans are subject to underwriting

We went GREEN with E-Statements Did You?

To enroll in the E-statement program, you must be first enrolled in Net Branch - *your free internet banking center*. Simply go to www.eicu.org, click on the Net Branch and sign up today.

WHY PAY A FEE? ENROLL TODAY!

Keep Your Money Local / And

Are you tired of the big banks taking your loan payments sending the profits out of the USA, using call centers in some foreign country? Bring your loans to the credit union and we guarantee that you will always have a person to talk to and all your money stays in your community to help our local economy and community.

Entertainment Industries Federal Credit Union A Member-Owned Financial Cooperative

www.eicu.org

New Jersey Office & Mailing Address:

16 West Grand Street Elizabeth, NJ 07201-2312 (908) 282-9881 Option #2 / Fax: (908) 282-9885

NJ Office Hours:

Monday - Friday
Telephone Service & In Person Transactions
8:30AM-1:30PM & 2:30PM-4:00PM

<u>Late Night</u> Thursday till 7PM

<u>Saturdays</u> 9:30AM – 1:00PM

New York Office:

555 Madison Ave. @ 55th St. 9th Floor (212) 833-5533 / Fax: (908) 282-9885 Interoffice: Credit Union 555/9

NY Office Hours:

Monday and Friday Only 8:30AM-1:30PM & 2:30PM-4:00PM

24 Hour Telephone Teller:

1-877-768-5414 Se Habla Espanol

Our Annual Meeting Will Be Held on Wednesday, March 20, 2013. The location is our NJ Office, Starting at 1:30 pm.

Any interested in serving the Board of Directors or Committees please contact the office of the President/CEO

Lovemycreditunion.org

Thanks to GM's Credit Union Member Discount, all current credit union members can receive preferred pricing when they purchase an eligible, new GM vehicle. This is in addition to most current incentives and special offers! Finance with your credit union by submitting a loan application (www.eicu.org, click into loans, click into new and used vehicle loan), or head to our credit office for pre-approval, and save even more with our low auto loan rates! See Drive into Savings.

How The Credit Union Member Discount from GM Works

Log into lovemycreditunion.org, click on banner to get your **GM Authorization Number.** Once you receive your GM Authorization Number, you need to complete a credit union loan application form for pre-approval, and then head to your local dealer.

Contact us with any questions.

Avoid Fees

- Your regular share account (000) in combination with your other deposit accounts, except your transaction account (checking), must maintain a \$250 monthly minimum balance to avoid a \$5.00 monthly fee. If there is no activity for 1 year there will be a \$5.00 monthly dormant account fee.
- Your transaction (checking) account must maintain a minimum daily balance of \$300 to avoid a \$5.00 monthly service fee.
- If you do not have your Payroll Net Check Direct Deposit into your credit union transaction (checking) account, a \$1.00 fee per transaction will be charged. Use credit union ATMs or the Co-op surcharge free network without any fee. Look for the Co-op logo.

Privacy

Credit Union Members should be aware of any suspicious emails, text messages or phone calls etc requesting any personal or financial information. We will never ask for it as it's already on file with us. When in doubt, call your credit union!