

EIFCU Spotlight

A Member-Owned Financial Cooperative



3rd Quarter 2013

You need to save money and open a Credit Union Transaction Account. Checking Account

- Access your account using your smart phone with our on-line banking "Net Branch"
- Checking Account
- Visa Debit Card or ATM Card
- Electronic Statements
- ATM Locations surcharge Free
- Over 400 deposit locations
- Overdraft Protection
- Direct Deposit and more.

Holiday Loan Special
\$99.00 Monthly Payment
Borrow up to \$5,000.00

Regardless of how much you need to borrow up to \$5,000.00, your monthly payment will be only \$99.00 per month*.

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

*Based on 12.9% APR for approximately 72 months. All loans are subject to underwriting. Actual term will vary based on desired amount.

Individual Retirement Accounts (IRAs)

Individual Retirement Accounts (IRAs) are a more flexible investment option than ever before. Entertainment Industries FCU offers three IRA products to meet most every member's saving and investment needs. The new IRAs can be used for more than just retirement savings. They can also help you save for a first-home purchase or a college education. More flexible eligibility requirements, provisions for penalty-free withdrawals, and tax-exempt earnings potential make the new IRAs even more attractive.

- **Traditional IRA:** New provisions for penalty-free withdrawals are just one of the changes that make the revised Traditional IRA a viable savings option in planning for retirement.
- **Roth IRA:** This investment product offers such benefits as tax-free earnings (dividends) at the time of withdrawal and no mandatory distribution date.
- **Coversdell Education Savings:** This IRA like product is designed to help you save for your children or grandchildren's college education.

Effective September 1, 2013 all IRA accounts have an annual maintenance fee of \$35.00

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

Late Night Thursday till 7PM

Saturdays 9:30AM – 1:00PM

New York Office:

550 Madison Ave. @ 55th St. 20th Floor

(212) 833-5533 / Fax: (908) 282-9885

Interoffice: Credit Union 550/20

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 Español

Credit Union

Auto Club

always here when you need us.
An invest in America Program

Credit Union Auto Club provides members wide range of roadside assistance services and other benefits at a great value. Members can realize the biggest savings by taking advantage of the family plans. Visit our web site, www.eicu.org for Credit Union Auto Club.

In Case of Errors Or Questions About Your Electronic Transfers or Your Statement of Loan Account (s)

Write us at the address shown on the front of your statement or telephone us as soon as you can if you think your statement, automated teller machine receipt, or a transaction on your statement, is wrong or if you need more information about a receipt or a transfer on the accompany statement. We must hear from you no later than 60 days after you receive the first statement on which the error or problem appeared.

Tell us your name and account number. Describe the error or transfer you are unsure about, explain as clearly as you can why you believe there is an error or why you need more information. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will promptly, usually within 10 "business days", correct the error or send you a written explanation of our reasons for believing no error occurred. If we take more than 10 "business days" to do one of these things, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Our Annual Meeting Will Be Held on
Wednesday, March 19, 2014. At 1:30PM
The location is our NJ Office,

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