

Credit Union Update

PROUDLY SERVING OUR MEMBERS SINCE 1915



OFFICE HOURS:

Monday – Friday
8:30 AM to 5:00 PM

Member Services:

(201) 743-5355 option 2
Fax:(201) 743-6520

**24 Hour Access By Call -
Voice Response System:**

1-877-323-2865
(1-877-fafcunj)

**MAILING AND SHIPPING
ADDRESS:**

525 Washington Blvd.,
33rd floor
Jersey City, NJ 07310

HIP Branch Telephone:

(646) 447-5755

HIP Branch Fax:

(646) 447-3014

HIP Branch

Inter- Office Address:

55 Water Street, Concourse

Syracuse Branch

(315) 477-4195

World Wide Web Address

www.fafcuny.org



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

START YOUR ENGINES!

New And Used Car Loans Are Here!

Before going anywhere to look for a new or new-to-you van, car or truck, contact Financial Assurance FCU first! We have affordable New and Used Car Loans to fit your budget.

Our New and Used Car Loans offer:

- Rates as low as 3.99% APR*
- Pre-approval
- Terms of up to 60 months
- Apply online for an instant decision



Take advantage of today's lower rates and flexible terms to save money by refinancing the car loan you have at another financial institution with us!

In addition to great low rates, Financial Assurance FCU will give you 25 basis points off your qualifying rate if you purchase a Hybrid vehicle!

Apply for a New or Used Car Loan on our web site at www.fafcuny.org!



*APR=Annual Percentage Rate. Actual rate may vary based on term of loan and individual applicant's creditworthiness.

Another Member Discount: Sprint

There is no better time for credit union members to join Sprint. Just bring your existing mobile number to Sprint and for a limited time, Sprint will issue a credit* of:



***\$125 on each Sprint Smartphone you order**

OR

***\$50 on every other great phone**

Credit union members are already saving 10% to 15% off most monthly recurring charges, plus waived Upgrade fee and Activation fee.

Promotion runs through April 16, 2011 for individual plans and March 31, 2011 for business plans.



*Credit will appear on your next bill after 61 days of active service. Customer must register on the web site within 72 hours of activating the phone to qualify for the credit. See your local Sprint retailer for complete details. Account must be current on payment for credit to be posted. Promotion excludes port/ins from providers currently associated with Sprint. Sprint reserves the right to modify, extend or cancel offers at any time.

Credit Card Transfer 'n Save!

Even though the holiday season is behind us, you might still be paying for all of your holiday purchases. If so, transfer the high-rate balances you have with other credit cards to a credit union credit card to save.

Apply at www.fafcuny.org, in person or over the phone today!



EdAccess Private Student Loan

If federal loans aren't enough to cover the cost of your college education, then the EdAccess Private Student Loan available through Financial Assurance FCU may be what you are looking for.

Main Program Features

- Borrow as little as \$2,000 or as much as \$30,000 per year
- \$120,000 lifetime maximum
- You can make interest payments or pay a nominal \$25 "Good Faith" payment toward the loan while in school.
- Applicable on any qualified educational expenses
- Quick approval
- Cosigner release after just 24 consecutive on-time payments



Student Benefits

- Competitive interest rates
- Good grades give you even lower rates
- 1% interest rate reduction once you repay 10% of the loan
- 30 Day No-Fee Return Policy

Eligibility & Credit Requirements

- Borrower must be enrolled in an eligible school and pursuing a degree program.
- Borrower must be a member or join the credit union during the online application process.
- Borrower or cosigner must be a U.S. Citizen. Foreign students can apply with a U.S. Citizen as cosigner.
- Students must apply with a creditworthy cosigner who has at least 21 months of credit history.

To apply and learn more, go to www.custudentloans.org/fafcuny today!



Coming Soon: Private Student Loan Consolidation

Consolidate one or more private student loans in repayment.

Limit: \$100k (undergrad), \$150k (graduate) closed-end loan

Rate: Prime + 1.50% – FICO 760+
Prime + 2.50% – FICO 720+
Prime + 4.00% – FICO 680+

Fees: 1% Borrower Origination Fee

Benefits: Interest-only payment option for first 4 years

Term: 180 months

Check www.fafcuny.org for more information.



Refer A Member Today!

Financial Assurance FCU offers low rate loans, high rate savings and investment accounts, little or no fees, great member service, convenient services, and so much more!

Direct your family members and co-workers to www.fafcuny.org for membership applications.

Products & Services

- Share Savings Accounts
- Share Club Accounts
- Share Certificates of Deposit
- Checking Accounts
- Visa Debit Cards
- Surcharge Free ATMs
- Mortgage Loans
- Personal Loans
- New and Used Auto Loans
- Private Student Loans
- Instant Online Loan Decisions
- Visa Credit Cards
- Payroll Deduction
- Direct Deposit
- Toll-Free Voice Response
- E-Statements
- Virtual Banking
- Mobile Banking
- Family Membership
- Web Site
- Email Alerts

Board of Directors

Chairman Of The Board
Alfred Kump

Vice-Chairperson
Treasurer

Winston Gordon

Charles V. Curcio
Michelle DeJohn
Christina DeSantis
John Eng
Keith Pressley
Jill Rafaloff
Wanda Wareham

Chief Executive Officer
Carolyn Anderson

Supervisory Committee

Chair
Maria Castellanos
Georgianne Essel
Diane Hector