

YOUR CREDIT UNION GAZETTE

Deposit at Co-Op ATMs?

For your convenience you can now withdraw AND deposit at Co-Op ATMs. Yes you heard correctly, you can now deposit at Co-Op ATMs! To find the nearest Co-Op ATM near you that accept deposits, go to our website under our Debit Card information and click to locate an ATM near you. You can also go the Co-Op website at www.co-opfs.org. There are 20,000 surcharge-free ATMS nationwide for your convince. We are always working to find better ways to serve our members.

NBCUniversal Employees Federal Credit Union is Always there for you!

CURRENT DIVIDEND RATES

The Board of Directors declared the following dividend rates Effective January 1, 2012

ACCOUNT	RATE*	APY**
Regular Share	0.10%	0.10%
Holiday & Vacation Clubs	0.10%	0.10%
30-60 Day Share Certificate	0.20%	0.20%
90-179 Day Share Certificate	0.25%	0.25%
180-269 Day Share Certificate	0.25%	0.25%
270-365 Day Share Certificate	0.30%	0.30%
90-180 Day JUMBO Share Cert.	0.35%	0.35%
9 Month High-Yield Certificate	0.40%	0.40%
6 Month JUMBO High Yield Cert.	0.45%	0.45%
12 Month JUMBO High Yield Cert.	0.50%	0.50%
12 Month IRA	0.80%	0.80%
36 Month IRA	1.00%	1.00%

*Rates Adjusted Weekly **Annual Percentage Yield



Valid as of the date of printing. Dividends on Share Accounts are declared at the end of each quarter based on available earnings as required by the Federal Credit Union Act. Rates and terms subject to change without notice.

CURRENT LOAN RATES

Rates Effective January 1, 2012

TYPE	RATE*	TERM
100% Share Secured Share	Rate +1%	144 Months
Certificate Secured Cert.	Rate +2%	12 Months
1 st TD Referrals, Fixed/Variable Call JoAnn Caro		
Home Equity/Adj. Rate Current Market		240 Months
2 nd Trust Deed/Fixed Rate	6.50%	120 Months
2 nd Trust Deed/Fixed Rate	7.00%	240 Months

Rates As Low As

New or Used Vehicle	2.50%	36 Months
	2.95%	60 Months
	3.95%	72 Months
New Vehicle Only	4.95%	84 Months
Computer	9.90%	48 Months
Line of Credit	9.90%	48 Months
Signature	10.90%	48 Months
Visa Card	9.90%	Revolving
Share Secured Visa	12.90%	Revolving

*Loan rates as shown represent the lowest rates offered. Other rates available. Your rate may vary based on credit factor. Rates and terms subject to change without notice. All loans and Visa Cards are subject to credit approval.

Serving the NBC Universal Employees and their Families Exclusively!

Burbank Lot-Bungalow 1550 (Ext. 4007)

Administration Building Room 131 (Ext. 3130)

Universal Lot- Building 2311 Room 114 (Ext. 7-1490)

www.nbcuefcu.org



NBCUniversal Employees FCU