

# YOUR CREDIT UNION GAZETTE

## Whose Face is on the \$100 Bill?

*Yours is* because we will pay you \$100 to bring your Auto loan to NBCUniversal Employees Federal Credit Union from another financial institution. New, used and refinanced promotional rates start \*as low as 2.25% for 36 months.

**NBCUniversal Employees Federal Credit Union is Always there for you!**

### A Message from the President/CEO:

I am pleased to announce that Vickie Beckett has been promoted to Branch Manager of the Universal Studios office. Vickie has worked tirelessly to make this office the success that it is, and represents the commitment to member service that is the cornerstone of our (your) credit union's philosophy. Please extend your personal congratulations to Vickie when you visit the Branch or see her promoting the credit union around the lot.

**Kirk J. Bowren – President/CEO**  
 NBCUniversal Employees Federal Credit Union

### CURRENT DIVIDEND RATES

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

TYPE	RATE*	TERM
100% Share Secured Share	Rate +1%	144 Months
Certificate Secured Cert.	Rate +2%	12 Months
1 <sup>st</sup> TD Referrals, Fixed/Variable Call JoAnn Caro		
Home Equity/Adj. Rate Current Market		240 Months
2 <sup>nd</sup> Trust Deed/Fixed Rate	6.50%	120 Months
2 <sup>nd</sup> Trust Deed/Fixed Rate	7.00%	240 Months
<b>Rates As Low As</b>		
New or Used Vehicle	2.25%	36 Months
	2.50%	60 Months
	3.50%	72 Months
New Vehicle Only	4.50%	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](http://www.nbcuefcu.org)



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