

NEFCU DIRECT TO YOU

FEBRUARY 2010

E V E N T S & N O T I C E S

NURSING SCHOLARSHIPS AVAILABLE

NEFCU's Nursing Scholarship program promotes education in the medical field while supporting individual student's career goals. This year, NEFCU will award **three \$3,000 scholarships** to NEFCU members applying to or enrolled in an undergraduate or graduate nursing program. Applications are available at any NEFCU office or online at nefcu.com, and must be postmarked or dropped off by February 27, 2010.

HOLIDAY CLOSING NOTICE

The Credit Union will be closed on **Monday, February 15**, in observance of Presidents' Day. You can access your accounts 24/7 at our ATMs, through PC Banking or by calling Accountline.

ANNUAL MEETING

The NEFCU 2010 Annual Meeting will be held on **Wednesday, March 24 at 5 pm** at the Credit Union's headquarters at 141 Harvest Lane in Williston. Our guest speaker, Art Woolf, is currently an associate professor of Economics at the University of Vermont, was the state economist from 1988-1991, and co-founder of *The Vermont Economy Newsletter*. That evening Mr. Woolf will discuss "The Vermont Economy".

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P R O D U C T S & S E R V I C E S

Be a Life Saver™ at NEFCU



At NEFCU, we make it easy to save, with many different types of accounts to meet your needs. We also offer "Automatic Savings" so that you can automatically direct funds on a regular basis into accounts that you can name yourself!* Call it your "Rainy Day" fund, your child's "College Savings" account, or just your own "Vacation Savings." Then select how much you want to save and when. You can also use Automatic Savings with your existing accounts, without assigning them any special name. Whichever option you choose, with Automatic Savings you'll be able to watch your money grow!

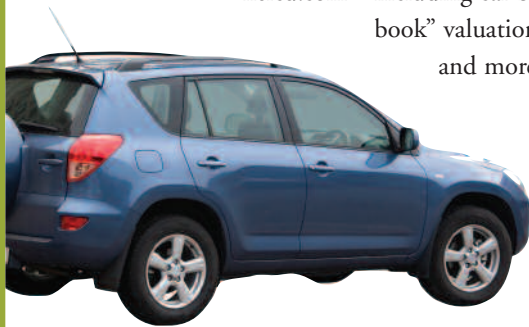
Make this the year that you too become a "Life Saver." Call 802-879-8790 or 800-400-8790 or come into any branch, and a representative will be happy to assist you.

** To name your account, first speak to a representative. Then we'll show you how to control how much you save and when using Automatic Savings through PC Banking!*

Thinking about buying a car or truck?

Call us first and save money!

If you're thinking about buying a new or used car or truck, remember to call us first at 866-80-LOANS. We can get you pre-approved for your purchase at a low, locked-in rate, and also direct you to the many useful resources that are available to you at necfu.com – including car buying guides, “blue book” valuations, lemon checks, and more!



With Presidents' Day sales just around the corner, there will be many enticing offers advertised to get

you into the dealerships. But you'll need to look beyond the headlines and at the fine print to make sure you're really getting a good deal.

If you or a family member plan to buy a car or truck from a dealership, then please go right away to necfu.com, click on Financial Education, and listen to our 5-minute podcast “How to Buy a New or Used Car from a Dealership.”

If you plan to buy a used car from a friend or neighbor, there are many other important things to consider. Call us first! Our loan officers have a wealth of experience to share with you and will do so at no obligation – after all, you're a member of NEFCU!

Remember:

- Impulse purchases will cost you, so do your homework first. Call us and we'll direct you to the various free resources we have to offer.
- Resist the temptation to get your financing at a dealership. You'll limit your bargaining power and will likely pay more as a result.
- If you plan to buy from a dealership in Vermont, New York, New Hampshire, or Massachusetts, why not get an Auto Check? It's a blank check from NEFCU good for up to an agreed amount. When you're ready to buy, you just fill it in and sign – it's that simple! If you don't use it, it expires, at no cost to you.
- We'll take your information right over the phone, and do all the paperwork for you. Our Loan Courier can then bring you the check and the paperwork, usually on the same day!

At NEFCU, we're doing everything we can to make things easy and to help you get the best deal – now all you have to do is call us before you buy at 866-80-LOANS (866-805-6267), Mondays-Fridays 7 am-7 pm and Saturdays 9 am-3 pm.

Enjoy the wedding of your dreams – with a Lifestyle Loan from NEFCU



Did you get engaged over the holidays? Do you dream about having a big wedding this year? Then let us help you make your dream a reality!

Every bride wants their wedding to be special, and every wedding is special in its own way. Unfortunately, once you add it all up, weddings can be expensive, and not everyone has the funds available to pay for everything they'd like. That's why we offer the Lifestyle Loan! It's a low-cost way for you to have the wedding you always dreamed about, while you pay for it in increments that you can afford.

Call us at 866-80-LOANS and tell us about your plans. We'll explain the options that are available to you and how we can help. And, if you did get engaged recently, *Congratulations!*



2010 Vermont Distinguished Writers' Series



NEFCU will be hosting two enjoyable evenings this winter with a couple of Vermont's best writers at our Member Education Center in Williston. Writers who will be joining us at these free events include:

Tom Slayton

Monday, February 22 **5:30-6:30 PM**

Native Vermonter Tom Slayton was Editor-in-Chief of *Vermont Life* magazine for more than 20 years. He has authored dozens of articles about Vermont, and has published four books on Vermont as well. His best-selling book, *Searching for Thoreau: On The Trails and Shores of Wild New England*, was published to wide acclaim in 2006. He most recently edited and wrote two chapters for *A Century in the Mountains*, celebrating Vermont's Long Trail. Tom will speak on "Vermont: Change and Continuity," drawing on the half-century he has spent observing and writing about Vermont.

Gesine Bullock-Prado

Wednesday, March 17 **5:30-6:30 PM**

In August 2004, Gesine Bullock-Prado said goodbye to her life as a high-powered Hollywood producer and fulfilled a dream by opening Gesine Confectionary in Montpelier, which she operated until Christmas Eve, 2008. Her new book, *Confections of a Closet Master Baker*, is the story of a woman who found new purpose—and joy—by following her heart. At NEFCU, Bullock-Prado will read from her book, swap recipes, and regale the audience with fascinating tales from the baking trade.

Seating is limited and reservations are required. To register go to nefcu.com or call 802-879-8790.

Learn Online *at nefcu.com/learn*

THIS MONTH'S FEATURE

CARS AND CARDS

COACH:

NEW OR USED CAR BUYING

ARTICLE:

BUY THE SAFEST CAR YOU CAN

VIDEO:

DEBIT VS. CREDIT

RADIO:

TEACHING KIDS AND YOUNG ADULTS ABOUT DEBIT CARDS

Seminars *at NEFCU*

HOW TO NEGOTIATE A BETTER DEAL WHEN BUYING A CAR

Tuesday, February 9 **5:30-7 PM**

BUDGETING & CREDITWORTHINESS

Thursday, February 11 **5:30-7 PM**

REMODELING FOR VALUE

Tuesday, February 23 **5:30-7 PM**

UNDERSTANDING BILLPAY

Wednesday, March 3 **10-11:30 AM**

Tuesday, March 30 **5:30-7 PM**

ENERGY SAVED IS MONEY SAVED

Tuesday, March 9 **5:30-7 PM**

ABCs OF BUYING A HOME

Thursday, March 11 **5:30-7 PM**

Note: These seminars are held at NEFCU, 141 Harvest Lane, Williston. Seating is limited. Register at nefcu.com or call 800-400-8790.

NO-COST WORKSHOPS

A service of Baystate Financial Services at NEFCU
141 Harvest Lane, Williston, VT 05495

Successful Retirement

Tuesday, February 16 5:30 - 7 PM

Learn the essential ingredients for a successful retirement. Learn why deciding when to start Social Security benefits is a critical decision. Hear why it's so important to choose your beneficiaries carefully.

We can help you find the retirement solutions that will move you toward achieving your dreams for the future.

Retirement Plan Distributions

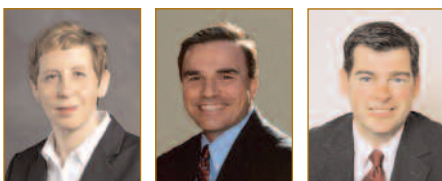
Tuesday, March 23 5:30 - 7 PM

Will your savings provide the money you need to enjoy your retirement, or will daily living expenses consume most of your income?

We are here to help you better understand the options that can help preserve your funds to last throughout retirement and help you avoid costly mistakes.

Reservations

Seating is limited. Call 802-879-8790 or 800-400-8790 to reserve your seat today or reserve online at nefcu.com.



**Janet Cooper,
Chris Miner and
Roger Webster**

Registered Representatives of New England Securities serving members of NEFCU, can help you evaluate your situation. To learn more, call 802-879-8580 or 800-400-8790 ext.8580 to schedule a no cost, no obligation consultation.



What's Your Vision of Retirement?

There are many challenges you will face on the road of retirement.

- The Challenge of Staying Healthy
- The Challenge of a Long Life
- The Challenge of Generating Income for Life
- The Challenge of Leaving Something Behind

Knowing how to deal with these challenges can make a difference. We want to help you build a comfortable and secure retirement by showing you how to develop a sound strategy.

If you want to protect what you've worked so hard to accumulate, you need the right partner. **Call today for a financial portfolio review** – a no cost, no obligation consultation is a great way to get a second opinion on your current situation.

Roger Webster, Janet Cooper and Chris Miner, Baystate Financial Service representatives serving members of NEFCU, can help you evaluate your situation. To learn more, call 800-400-8790 ext. 8580 to schedule a consultation with Roger, Janet or Chris.

Before investing, carefully consider the investment objectives, risks, charges and expenses of the mutual fund and variable annuity as well as their investment options. This and other information is contained in the prospectus, which you should read carefully before investing. Prospectuses are available from your registered representative. Mutual funds and variable annuities are subject to market risk. Your principal value may decline.

New England Financial and its representatives do not provide tax or legal advice. Please consult your tax adviser or attorney for such guidance.

New England Federal Credit Union is a separate entity from New England Financial and New England Securities. Each firm is independently responsible for the services it provides. New England Financial is the service mark for New England Life Insurance Company, Boston, MA. New England Life Insurance Company and New England Securities are affiliates. Securities products are offered through Registered Representatives of New England Securities Corp. (Member FINRA/SIPC). Baystate Financial Services is a separate entity from New England Securities. Branch office Suite 1400, One Exeter Plaza, Boston, MA 02116. Phone: 617-585-4500.

Investment Products are:

• Not FDIC/NCUSIF Insured	• Not a Deposit Product	• May Lose Value	• No Bank/Credit Union/Affiliate Guarantee
• Not a Condition of Any Bank/Credit Union Service		• No Guarantee of Insurance Underwriter Performance	

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