

NEFCU DIRECT TO YOU

JULY 2009

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

SHRED FEST

NEFCU will hold its next Shred Fest on **Saturday, July 18 from 9 am to 3 pm** at our 141 Harvest Lane office in Williston. The Shred Fest allows you to safely destroy documents containing sensitive information. SecurShred, a local document shredding company, will be shredding documents right before your eyes! Our final Shred Fest will be held on Saturday, September 19. Limitations: maximum 5 boxes, personal documents only, no business material accepted.



TRAVELING THIS SUMMER WITH YOUR NEFCU VISA CREDIT OR DEBIT CARD? PLEASE LET US KNOW!

One trigger that alerts us to potential fraud is detecting unusual activity on your account, including charges outside of your usual geographic area or purchasing pattern. Certain countries with high known risk of fraud or as directed by the Office of Foreign Asset Control (OFAC), have been blocked for transactions on all NEFCU Cards. View the list at nefcu.com. To protect you from fraud, if we notice a questionable transaction, we will validate it by phone. If we can't reach you and don't know that you're traveling, we may temporarily block your card for charges. Please call us in advance at 800-400-8790 or 802-879-8790 and let us know your travel plans (in any season), and make sure that we have a way to reach you to avoid any interruption to your NEFCU card use.

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



When you need home financing, we're... **Local, Affordable and On Your Side**

IF YOU'RE LOOKING TO BUY A NEW HOME OR CONDO and you need home financing, be sure to check with NEFCU first. Our mortgage advocates will sit down with you and crunch the numbers to make sure that you know how much house you can afford, before you go house hunting!

These days, it's especially important to know that your mortgage provider is working in your best interest. As your financial advocate, we will provide you with home financing terms that are fair – fully understanding that you'll still need room in your budget for the other important things in life.

As the purchase of a home is probably going to be the largest financial transaction you'll ever make, you'll also want to make

sure that you know exactly with whom you're dealing. NEFCU is a home-grown, trusted financial institution offering local servicing, so you can call and speak to someone right here in Vermont whenever you have any questions or wish to discuss additional needs.

Whether you're a first-time homebuyer or an existing homeowner looking to refinance, we're the "go to" people for mortgages in Vermont. Apply online anytime at nefcu.com or call us at 866-80-LOANS. We'll help you get pre-approved at no cost or obligation to you, so you can start looking for your new home with confidence.



NEW Rate Lock Podcast! - Listen to our brief podcast and learn how to "lock" a low interest rate after you've signed a Purchase & Sales Agreement.

Listen to our podcast at nefcu.com and click under Home Loans

Going through a financial transition?

The New England Federal Credit Union Member Solutions Team can offer guidance, advice and solutions should you experience an unexpected change to your financial situation:

- **Budgeting**
- **Managing your savings**
- **Investment/401K Rollover options**
- **Loan repayment challenges**

To make an appointment with one of our financial advocates, or for more information, call 802-879-8790 or 800-400-8790, or go to nefcu.com/membersolutions.



For general information about the Member Solutions assistance available at NEFCU, **stop by our Resource Center on Fridays from 9 am to 10 am**, located in the Member Education Center of our Harvest Lane Branch in Williston.



New NEFCU Branch at FAHC

NEFCU HAS OPENED A NEW BRANCH in the McClure 2 Connector at Fletcher Allen Health Care, to replace the former branch located in Engineering 4. As always, our staff will be able to help FAHC employees with everyday banking needs, including checking, savings, loans and financial guidance.

The new branch features state-of-the-art technology, including a Personal Teller Machine (PTM) that enables the member to see and speak directly to a remote teller who will perform the transaction. An ATM is also available 24/7 for automated account transactions.



NEW Financial Education

resources available at nefcu.com!

NEFCU has been working on a major upgrade to the financial educational resources that are available through our website, nefcu.com. We have obtained a host of new content, provided by the Credit Union National Association (CUNA), which is informative, educational and much more interactive than before. You can improve your personal finance knowledge and skills simply by browsing through educational articles, podcasts and videos on a variety of financial topics.

Go to nefcu.com and click on Financial Education to access the new content, which will include:

Launching in July 2009

- **Home & Family Finance** - Your family's comprehensive online source for personal finance: Articles, videos, interactive calculators, podcasts – and more!
- **Anytime Adviser** - Choose from seven online interactive classes, 24/7.
- **Guides to Independence** - 14 online courses tailored to young adult members. Download free eMusic® for each completed course!
- **Plan It!** - A suite of educational resources and tools focused on saving for, entering into, and living in retirement.

However you choose to learn, the new content is now available for you whenever you like, so you can improve your financial self-reliance. We hope you enjoy and make the most of this great new resource!

Learn Online

at nefcu.com/learn

THIS MONTH'S FEATURE

HOMEOWNERSHIP

ARTICLE:

**PAYOFF YOUR MORTGAGE SOONER
... OR LATER?**

VIDEO:

BUYING A HOME

RADIO (PODCAST):

DEVISE A DOWNPAYMENT PLAN

COACH:

HOMEBUYING

Sign up for email notifications
about new seminars at
nefcu.com/seminars.



Seminars at NEFCU

REVERSE MORTGAGES

Thursday, August 13 10-11:30 AM

Note: All 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

Understanding Your Retirement Plan Choices

Tuesday, July 28 5:30-7 PM

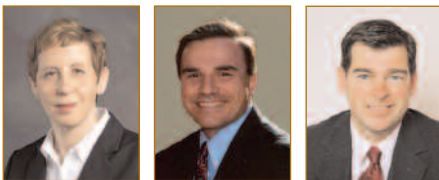
For years, you've been accumulating assets in your employer's 401(k), 403(b) or other retirement plan. Now that it's time to move on, you have a major decision to make that can affect the retirement you've been planning for over a lifetime of work. We will discuss the alternatives available to you so you can begin to determine which might prove most appropriate, given your specific objectives, risk tolerance and other circumstances.

Understanding Social Security

Wednesday, August 26 5:30-7 PM

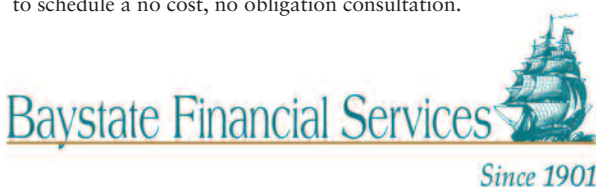
Reservations

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 or to schedule a no cost, no obligation consultation.



Understanding your Retirement Plan Choices.

Now that you're about to retire or leave your current employer, you have an important financial decision to make. The wrong decision can have a profound effect on your future financial security, while the right one can go a long way toward providing you with the retirement you've been planning for yourself over a lifetime of work. With a decision of this magnitude, you need to make a thorough analysis of the **options available** to you and how they will impact your finances.

- Leave your money in previous employer's plan or roll to a new employer plan.
- Take retirement savings in a lump sum.
- Direct transfer to an IRA or employer plan.

We have helped many clients like you find retirement solutions that move them toward achieving their dreams for the future. And, you can experience the great feeling of knowing you are helping to build a comfortable, secure retirement.

To learn more, call 800-400-8790 ext. 8580 to schedule a consultation with Roger Webster, Janet Cooper or Chris Miner.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this presentation is not intended to (and cannot) be used by anyone to avoid IRS penalties. This presentation supports the promotion and marketing of life insurance and annuities. You seek advice based on your particular circumstances from an independent tax advisor.

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

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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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