

*your*

# CREDIT UNION GAZETTE

NBC Universal Employees Federal Credit Union

January 2010

## Not Just Any Port in a Storm!

In trying economic times, consumers seek financial institutions they can trust. That's why so many relied on credit unions during 2009. According to the Credit Union National Association (CUNA), American credit unions gained more than two million new members in 2009.

**At NBC Universal Employees Federal Credit Union**, this comes as no surprise. As a not-for-profit cooperative, our primary mission has always been to improve your financial well being. In 2009 as in the past, we earned your trust with safe, secure operations. Conversely, for-profit banks and other institutions must produce profits for shareholders above all other concerns. The wave of bank failures in 2009 indicates that this operating principal is not effective during harsh economic times.

Late in 2008, Congress authorized \$700 billion in taxpayer money to "bail out" failing and at-risk banks. While economic factors took their toll on credit unions as a whole in 2009, we embraced traditional cooperative values of self-help and self-responsibility rather than ask Congress for a bailout. As a result, credit unions such as NBCUEFCU continued to make loans and provide services to members throughout 2009, while for-profit institutions turned their backs on Main Street America.

Today, NBC Universal Employees Federal Credit Union stands strong as a financial institution our members can trust. We are safe, secure, and ready to serve with integrity in 2010 and beyond. *And we have achieved this without taking one dime of taxpayer money.*

I would like to thank all NBCUEFCU members for supporting the Credit Union as we work to safeguard your financial interests. *—Kirk Bowren, CEO*



## Serving the NBC Universal Family Exclusively

Bungalow 1550, Ext. 4007 • (800) 487-7283, Ext. 3640 or 4931 • [www.nbcuefcu.org](http://www.nbcuefcu.org)

Universal Studios Lot, Building 2311, Office 114 (in the basement below the Commissary) • (818) 777-1490

### CURRENT DIVIDEND RATES

The Board of Directors declared the following dividend rates effective JANUARY 1, 2010:

ACCOUNT	RATE*	APY**
Regular Share	0.50 %	0.50 %
Holiday and Vacation Clubs	0.50 %	0.50 %
30-60 Day Share Certificate	1.00 %	1.01 %
90-179 Day Share Certificate	1.05 %	1.06 %
180-269 Day Share Certificate	1.10 %	1.11 %
270-365 Day Share Certificate	1.15 %	1.16 %
90-180 Day JUMBO Share Certificate	1.20 %	1.21 %
9-Month High-Yield Certificate	1.25 %	1.26 %
6-Month JUMBO High-Yield Certificate	1.30 %	1.31 %
12-Month JUMBO High-Yield Certificate	1.35 %	1.36 %
12-Month IRA	1.65 %	1.66 %
36-Month IRA	1.75 %	1.76 %

\* 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, 2010

100 % Share-Secured	Share Rate + 1 %	144 Months
Certificate-Secured	Cert. Rate + 2 %	12 Months
1st TD Referrals, Fixed/Variable, Call JoAnn Caro at NBCUEFCU		
Home Equity/Adjustable Rate	Current Market	240 Months
2nd Trust Deed/Fixed Rate	6.50 %	120 Months
2nd Trust Deed/Fixed Rate	7.00 %	240 Months
		<u>Rates As Low As</u>
New Vehicle (\$1,000 - \$100,000)	4.75 %	36 Months
	4.99 %	60 Months
Used Vehicle (\$1,000 - \$75,000)	4.75 %	36 Months
	4.99 %	60 Months
Computer	9.90 %	36 Months
Line-of-Credit	9.90 %	48 Months
Signature	10.90 %	48 Months
Visa Card	9.90 %	Revolving
Share-Secured Visa Card	12.90 %	Revolving



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