

# CONSUMERS FEDERAL CREDIT UNION

Credit Union News, Spring 2014

## Certificate Special

**\*\*\*Limited Time Offer Only\*\*\***



**2 Year Certificate 1.25% APY = 1.26%**

**5 Year Certificate 2.00% APY = 2.02%**

For new deposits only with a minimum of \$5,000. Early withdrawal penalty applies to all certificate accounts. Members will have the option of having the dividends transferred to another account or compounded, resulting in an APY. These certificates will renew for the current rates at time of maturity.

Complete the application below, attach your check, and return to Consumers FCU.

Member Name: \_\_\_\_\_ Member Number: \_\_\_\_\_ Amount: \_\_\_\_\_

Certificate Term:  2 Year Certificate  5 Year Certificate

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please provide a daytime phone number: \_\_\_\_\_

Contact the Credit Union at 718-266-2204 or email us at [customerservice@consumersfcu.org](mailto:customerservice@consumersfcu.org) for questions.

### What is NCUA?

NCUA (National Credit Union Administration) is a federal regulatory government agency that's responsible for supervising all federally insured credit unions, as well as managing the National Credit Union Share Insurance Funds (NCUSIF).

### How Are Your Deposits Insured?

NCUSIF provides all members of federally-insured credit unions with \$250,000 in maximum share insurance coverage for their single ownership accounts. However, additional account coverage is extended to IRAs, trusts, and joint account owners where the beneficiaries are members of the credit union when the account is opened.

For example, if a member lists their spouse as a joint owner on their account, each co-owner is insured up to \$250,000, providing \$500,000 in coverage for the couple's joint accounts.

For more information, please visit NCUA's insurance share insurance calculator at <http://www.mycreditunion.gov/estimator/Pages/index.html>

or email us at [customerservice@consumersfcu.org](mailto:customerservice@consumersfcu.org).

**NCUA**



### 2014 Scheduled Holiday Closing



- May 26th– Memorial Day
- July 4th– Independence Day
- September 1st– Labor Day
- October 13th– Columbus Day
- November 11th–Veteran’s Day
- November 27th– Thanksgiving Day
- November 28th– Day After Thanksgiving
- December 25th– Christmas Day

### Staff

- Stephen Jacoby, CEO
- Darcell Burrows, VP of Operations
- Anna Carbone, Operations Manager
- Maurice Mallette, Compliance/Operations
- Sharen Pyatetskaya, Operations
- Kamilla Vainshtok, Loan Officer
- Kathleen Kaufman, CSR
- Debra Gustus, CSR

### Use Online Banking & Add Security Layers!

Add an extra layer of security to your accounts:

1. Log into online banking (It’s Me 24/7) with your account and password
  1. Click Info Center
  2. Click Username
3. Type your new username in the space provided

[www.itsme247.com/123](http://www.itsme247.com/123)



### Board of Directors

Marvin Bader, Marla Cohen,  
Robert Rowe, Stephen Jacoby,  
Martin Starr, Paul Chu and  
Jonathan Rose

### Supervisory Committee

Adekola Akano , Michael Lotz,  
and Martin Starr

### Don’t Be a Victim of Fraud!

(Remember the Target Incident?)

- Be sure to never share information with anyone over the phone, email or text
- Delete text messages from numbers or names you don’t recognize
- Be wary of emails that ask you to visit suspicious websites
- Don’t click on links that you don’t recognize while browsing on the web

## *Annual Meeting!*



### Save The Date!



Our annual meeting will held on

*June 8th, 2014 at 1PM.*

Check your mail for more details!