

HAVE YOU HEARD?

As an employee of the North Rockland Central School District, you are eligible and welcome to join the North Rockland Educational Federal Credit Union. Conveniently located in Stony Point, right next door to your Teachers' Association office in Liberty Square Mall, your credit union offers many services to its members.

As a cooperative not-for-profit financial institution chartered by the federal government, the credit union is owned and governed by its members. Our objective is to be your financial institution, to promote savings and provide credit to all those who belong.

Banks and savings and loans are owned by groups of stockholders whose main interest is to earn a healthy return on their investments. In contrast, our credit union exists to serve our members/owners, the people who save and borrow here. We provide personal services, and return earnings to our members in the form of lower rates on loans and higher dividends on savings.

The North Rockland Educational FCU recently celebrated its 30th anniversary, and as a full service financial institution, offers many specialized services to its members. These services include share (savings) accounts, no-fee sharedraft (checking) accounts, direct deposit, payroll deduction, certificates of deposit, ATM cards, VISA cards (no annual fee, 10.9% APR), and low interest loans (new and used auto, personal, education, home equity and mortgages). Payroll deduction is one of our most popular services. It allows members to deduct any specified amount from their paychecks for deposit to their credit union savings or checking accounts, or to make credit union loan payments automatically. It is a great way to save throughout the school year for the summer.

For more information, call (845) 786-2616 or stop by to join. (Bring your driver's license, Social Security card, and \$10.00 to open an account). Our hours are Monday, Wednesday, Thursday and Friday from 10:00am to 5:00pm, and Tuesdays from 9:00am to 12:00noon. You are always welcome!