

NEAFCU's mission is to:

PROVIDE FINANCIAL SECURITY FOR LIFE.

We can assist you in your goal of creating a strong financial foundation for your family.

Here are a few products/services to consider as you continue on your path to financial security*:

- Share-secured loans or credit cards that can be used to help build or improve your credit.
- Loyalty discounts on loans, excluding special offers.
- Ability to reduce the rate you pay on consumer loans if you make recommended improvements to your credit.
- Flexible repayment on loans to better fit your budgeting needs.
- Appointments with loan and financial counseling staff to discuss ways to improve your credit.
- Transfer from sufficient savings if checking is insufficient to cover an item.
- Automatic savings through payroll deduction or auto transfer.

*Loans are for qualified borrowers and rates are dependent upon credit score. See staff for additional details/restrictions.



Budgeting/Saving

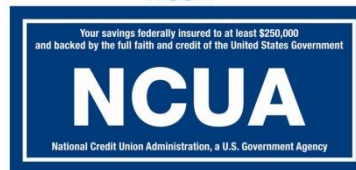
- Track spending for a few weeks to see exactly where your money is going, then look for adjustment areas.

For a sample budget, visit neafcu.org and click on Financial Tools

- What about savings – do you plan to save but there's always more month than money?
 - Setup auto savings from your payroll or to transfer regularly into a savings you don't touch.
 - Save your change, then deposit into a fund you don't touch.
 - Do you withhold too much in taxes? Visit IRS.gov and utilize the withholding calculator to see what the best scenario is for your withholdings.

www.neafcu.org

Federally Insured by
NCUA



We do business in accordance with the Federal Fair Housing Laws and the Equal Credit Opportunity Act.

MANAGING A CHECKING ACCOUNT



A successfully managed checking account helps you in a variety of ways by reducing:

- potential for insufficient funds and accompanying fees
- potential for fraud
- potential to harm your credit

