

The COURIER

FROM:

Local804
Federal Credit Union
Your Journey Starts Here

DELIVERING VALUE FOR THE MEMBERS OF LOCAL 804 FEDERAL CREDIT UNION

Winter 2020



BOARD OF DIRECTORS

Myles Dunn, Chairman
Troy Manke, Vice-Chairman
Rocklyn Webster, Treasurer
Howard Hom, Secretary
Owen Ford, Member

SUPERVISORY COMMITTEE

Owen Ford, Chairman
Lawrence Grant, Member
Chris Williamson, Member

LOCAL 804 FEDERAL CREDIT UNION STAFF

Ysemny Abood, CEO/CFO
Laura Maria, COO/Loan Officer
Ana Cintron, Member Service
Lovette Hodge, Member Service
Isaac Roldan, Collections

BRANCH INFORMATION

3421 Review Avenue,
Long Island, NY 11101
(718) 878-4624
www.cu804.org
info@cu804.org

HOURS OF OPERATION

Monday through Friday
8am - 4pm



facebook.com/cu804
twitter.com/local804fcu

Dear Members,

I hope you had a joyous holiday season, and I wish you a new year filled with good health, happiness and prosperity.

Last year was a great one for Local 804 FCU in terms of growth and development. We added 237 new members and provided nearly \$3 Million in loans. But we could do so much better. Union Local 804 currently has over 7,300 members and only 36% are members of the credit union. Help us continue to grow. Spread the word to co-workers and family members to join your credit union. Our goal is to help you realize your dreams for a better life by offering great rates, low fees and the products and services you need.

We want Local 804 FCU to be your first choice when looking for federally insured accounts that provide steady returns. We're happy to announce the reinstatement of interest earning Vacation Club Accounts to help you save for that well deserved vacation with family and friends.

I'm also happy to announce that Apple & Samsung Pay is just around the corner! Please check our website and look out for communication from us for starting date updates. You'll have the option of adding your Local 804 Credit Union Visa® credit and debit cards to your iPhone or Samsung phone with Apple Pay and Samsung Pay.

Add your card to your smartphone and you'll have the chance to pay for groceries and more without needing your physical card. It's a great way to protect your card information from prying eyes when you're at the store. Plus, it's easy and frees up some space in your wallet. Just download the Local 804 FCU Pay APP and start enjoying the convenience.

Looking to the new year, we are committed to making banking better and more convenient for you. To deliver a better online experience we're excited to announce we will be revamping our Website in the first quarter. We will also continue our efforts to growing our membership. Please continue to spread the word to your colleagues and family members.

We look forward to serving your financial needs in 2020 and beyond!

Sincerely,

Ysemny Abood

Ysemny Abood, CEO/CFO



ANNUAL MEMBERSHIP MEETING

Scheduled for March 2020

Every year we have an opportunity to meet with our members and celebrate the credit union. We call it the Annual Membership Meeting. This year marks the 42nd annual event, and you're invited. We'll be serving refreshments, sharing achievements, and discussing the coming year.

For more information email info@cu804.org.

42ND ANNUAL MEMBERSHIP MEETING

March 21, 2020
IBT Assembly Hall (2nd floor)
9:30 A.M.

GET A CREDIT CARD THAT WORKS FOR YOU

The Local 804 FCU Visa® Platinum Credit Card is the perfect choice when you need a card that can help you save money, reduce debt more quickly, boost your credit, and give you rewards with every purchase. Our cards also offer:

APPLY NOW!



No annual
fees



No balance
transfer fees



Credit limits
up to \$10,000



Low
rates

*Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. All loans subject to approval.

Need a quick loan? YOU'VE GOT IT!

A Local 804 FCU Personal Loan gives you the option to borrow up to \$25,000 with terms of up to 60 months and use the money for anything, from medical bills and debt consolidation, to college tuition or a home remodel. Because it's a no-hassle loan, the rates are competitively based on your credit.

Apply now at cu804.org or call (718) 878-4624.



Debt consolidation makes it faster and easier **PAY OFF CREDIT CARD BALANCES**

The minimum payment schedules on your credit cards are not designed to be efficient. They don't help you pay off debt quickly. In fact, they keep you in debt as long as possible because that increases revenue for the credit card issuer. So, when minimum payments don't work, credit card consolidation offers you a better way to repay what you owe.

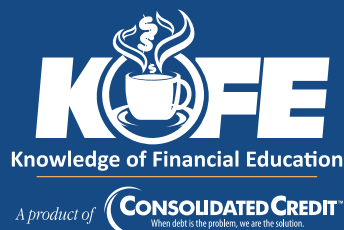
What is credit card debt consolidation?

Debt consolidation simply refers to the process of combining multiple debts into a single monthly payment. Instead of making payments to all your creditors individually, you roll all your debts into a single, simplified repayment plan. At the same time, you also work to reduce or eliminate the interest charges applied to your debt. This allows you to get out of debt faster because more of each payment you make goes to eliminating principal.



FREE FINANCIAL EDUCATION

Take advantage of more free financial coaching and education through our partnership with KOFE. Learn more at local804.kofetime.com



Consolidate and **SIMPLIFY YOUR LIFE**

This is the year that you meet your financial goals. With a Local 804 Federal Credit Union Debt Consolidation Loan, you'll have what you need to pay down your debts faster. Move everything into one stress-reducing monthly payment and save money with rates as low as 9.00% APR*.

- **No payments for 60 days**
- **Simplified monthly payments**
- **No hidden fees or surprises**

Hurry! 60-day no payment offer ends March 31, 2020.



APPLY NOW!



*Annual Percentage Rate (APR) subject to change. Interest will continue to accrue on the loan during the 60-day deferment period. APRs are based on the applicant's credit score and relationship with Local 804 Federal Credit Union. Other terms available. Restrictions may apply. Existing Local 804 Federal Credit Union loans and credit cards not eligible for consolidation.

Member SPOTLIGHT



Laura me atendio muy Bien,
muy profesional y amable,
Gracias

Jose Estrella

HAPPY LOCAL
804 FCU
MEMBER



Holiday CLOSINGS

Martin Luther King Jr. Birthday:
Monday, January 20
(open 8am to 1pm on January 17)

Presidents Day:
Monday, February 17
(open 8am to 1pm on February 14)

Memorial Day:
Monday, May 25
(open 8am to 1pm on May 22)



Federally insured by NCUA



AUTO LOANS ARE AFFORDABLE *at Local 804 FCU*



At Local 804 FCU, we're here to help you afford your next new or used car or truck. We can even refinance a vehicle you already own and lower your monthly payments. Whatever your needs, we'll help you come up with a monthly payment you can easily afford and more, including:

- Automatic payment options
- Flexible terms from 60 – 84 months
- Quick approvals
- 100% financing of purchase price on new models

APPLY NOW



LOCAL 804 MEMBERS SAVE UP TO \$15 WITH TURBOTAX

Taxes are hard. Make them easy and save some money with TurboTax and Love My CU Rewards available to Local 804 FCU members. TurboTax guarantees 100% accurate calculations for the biggest possible refund. And with TurboTax Live, you can even talk with a tax professional onscreen for unlimited advice and a final review of your return.

GET STARTED



See TurboTax product guarantees: <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> © 2014-2017 Intuit Inc. All rights reserved. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

STRAIGHTFORWARD AND AFFORDABLE INSURANCE

GET A FREE QUOTE



With TruStage™ Insurance available at a discount through Love My CU Rewards, protecting your home, auto, and your family from life's unforeseen events is both affordable and easy to understand. TruStage has been helping credit union members for more than 80 years with their insurance needs, and they'll be ready to help you when you call or visit their site to get a quote. Ask about your no-cost TruStage Accidental Death and Dismemberment Insurance when you talk to a representative.

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