



CONSUMERS FEDERAL CREDIT UNION

CREDIT UNION NEWS WINTER 2016

SURCHARGE FREE ATMs

Surcharge-Free ATM Service has come to Consumers!



Consumers Federal Credit Union has joined the CO-OP Network, one of the nation's largest ATM network. With nearly 30,000 ATMs across the country, Consumers can now provide you with accessibility and convenience. Monthly withdrawals are unlimited and there are no fees. For more information on how to locate a CO-OP Network ATM, call 888-748-3266, or visit our website at www.consumerfcu.org

Did You Know?

We now offer FREE account transfers "To" and "From" your Consumers account(s) and your account(s) at any other financial institution. For more information regarding this service, please call 718-266-2204 or you can email us at customerservice@consumersfcu.org

CREDIT UNION SHARED BRANCHING

Shared Branching allows you to access your Consumers Federal Credit Union account at other convenient locations. You can make deposits, withdrawals, and loan payments at the following credit unions:

Progressive Credit Union

131 W. 33rd St, 7th Floor
New, York, NY 10001

T: 212-695-8900

Greater Metro FCU

31-10 37th Ave, Suite 403
Long Island City, NY 11101

T: 718-361-1002

The Finest FCU

59 Maiden Lane
New York, NY 10038

T:844-634-6378

Meet Our Staff



Stephen W. Jacoby
CEO



Darcell Burrows
Operations, VP



Anna Carbone
Operations, Mgr.



Kamilla Vainshtok
Loan Officer



Maurice Mallette, CIS II
Compliance Officer



Kathleen Kaufmann
Customer Service
Representative



Derrick Vandyck
Operations Officer



Magaly Rosario
Receptionist



Anubhab Das
Customer Service
Representative

JASA Annual Health Fair

On Sunday, September 7, 2015 Consumers and the Warbasse Society sponsored the 2nd Annual Family Community Health Fair in cooperation with Warbasse Cares and JASA. The fair was an opportunity for families to increase their health awareness by learning about community services while having fun enjoying an art exhibit, tai chi and Zumba classes.

We were proud to participate in this event. We had the opportunity to introduce ourselves to members of the community who were not familiar with us. We also had fun getting to know our current members better. We were so pleased to hear all the kind words and comments. Overall, all had a great day and we thank JASA for inviting us to participate.



Kathleen Kaufmann, Customer Service Rep.

Need A Loan?

Looking to purchase a new home or an apartment? How about buying that dream car you have always wanted. What if you just want to consolidate your current debt?

Consumers is here to help! Contact our loans officers at 718-266-2204 ext. 4 or send an email to customerservice@consumersfcu.org

Halloween 2015



Discounted Insurance

Attention all members!

Did you know that all members of Consumers can save 10% on Auto, Homeowners, or Rental Insurance with Liberty Mutual Insurance. Just another great benefit of being a member!

For more information regarding this incredible offer, please call 1-800-225-8285 or visit their website at www.libertymutual.com and click on free quote. Mention you are a Consumers member to receive your discount.

In This Issue

- Surcharge Free ATMs
- Credit Union Shared Branching
- Meet Our Staff
- Halloween at Consumers
- JASA Annual Health Fair
- Discounted Insurance
- Lending Rates

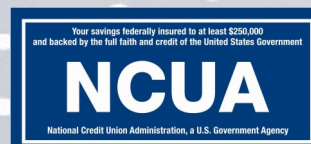
Lending Rates as of January 2016

Loan Type	Annual Percentage Rate
Unsecured	As low as 5.99%
Share Secured	2.5% Above rate on savings/certificate
New Auto	As low as 2.99%
Used Auto	As low as 3.99%
Mitchell-Lama* Co-op Equity	As low as 5.99%

*Financing only for Warbasse Houses and Kings Bay cooperatives.

We also offer residential mortgages, commercial mortgages, and business loans. For more information about these products and our rates, please call 718-266-2204 .

Federally insured credit unions offer a safe place for you to save your money, with deposits insured up to at least \$250,000 per individual depositor. The National Credit Union Administration (NCUA) is the Independent agency that administers the National Credit Union Share Insurance Fund (NCUSIF). Like the FDIC's Deposit Insurance Fund, the NCUSIF is a federal insurance fund backed by the full faith and credit of the United States government.



Coming Soon....Instant issue debit cards

Beginning early 2016, we will have the capability of issuing debit cards directly from our branch. You will have the option of picking up your debit card at NO COST or having the card mailed overnight for a nominal fee.



Contact Us

Give us a call for more Information about our products and services

Consumers Federal Credit Union
425 Neptune Ave
Brooklyn, NY 11224

(718)266-2204

customerservice@consumersfcu.org

Visit us on the web at
www.consumersfcu.org



2016 Holiday Closings

- January 1st- News Year's Day
- January 18th– Martin Luther King Jr. Day
- February 15th– Presidents' Day
- May 30th– Memorial Day
- July 4th– Independence Day
- September 5th– Labor Day
- October 10th– Columbus Day
- November 11th- Veterans Day
- November 24th– Thanksgiving Day
- November 25th- Day After Thanksgiving
- December 26th– Christmas Day (observed)

2016 IRA Contribution Limits

For the year 2016, your total contribution limits for Traditional and Roth accounts are:

- \$5,500 (\$6,500 if you are 50 or older)
- Your taxable compensation for the year, if your compensation was less than this listed dollar limit.

Source: www.irs.gov

Board of Directors

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

Supervisory Committee

Adekola Akano, Michael Lotz, and Martin Starr