

Northeast Community Credit Union values your membership

NCCU's Relationship Pricing is our way of rewarding our loyal members who are committed to building a long-lasting relationship with their credit union.

Simply put when you support the Credit Union by using our products and services, you get rewarded for your support. It's called Relationship Pricing and it pays with discounted loan rates, increased deposit rates and many free or discounted services!

Want a LOWER rate on your future consumer loans? (auto loans, personal loans, signature loans, boats, motorcycles, RV's, etc)

.20% lower interest rate with a mortgage loan

.20% lower interest rate with an active checking account

You could qualify for up to .40% lower interest rate on consumer loans

- *Loans will revert to the non- discounted original interest rate if periodic audit shows relationship accounts have been closed*
- *Active checking - 6 month history with a minimum of 10 transactions monthly*

Want a HIGHER interest rate on your certificates of deposit?

.20% - higher interest rate with active checking

.20% higher interest rate with mortgage loan

You could qualify for up to .40% higher interest rates on CD's

**All regular 6, 12, 18, & 24 month CD's are eligible for the special relationship pricing. Promotions, specials, Nest Egg CD, One Grand Plan CD, Add on CD's and IRA CD's are excluded*

** Active checking - 6 month history with a minimum of 10 transactions monthly*

Needing a home loan? Save on origination fees

\$200.00 discount with an active checking account

\$200.00 discount with a consumer loan with on-time payments

- *Discount not available with our \$500 total closing cost mortgage specials*

Qualify for additional savings and discounts listed below when

- 1. you have your home loan and active checking combination or**
- 2. you are a member over 20 years with an active checking account**

1. One free box of CU logo checks per year
2. Overdraft fees discounted to \$24.00 (\$4.00 savings on every fee - effective 12-1-11)
3. Courtesy pay fees discounted to \$24.00 (\$4.00 savings on every fee - effective 12-1-11)
4. Skip up to 2 loan payments per year (consumer loans only, no delinquent history)
5. \$25.00 discount on GAP insurance
6. \$25.00 discount on Mechanical breakdown insurance
7. No fee for stop payments
8. Free wire transfers within the United States
9. Free activity printouts
10. Free check card replacement fee if card is lost/destroyed
11. No fee for cashier's checks
12. No fee for certified checks
13. No check cashing fees
14. Free fax service (within US)

Relationship pricing will be for new loans, new certificates or new services.

The more business you do with us, the better your rates will be

Relationship pricing may cease or change without notice

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