

NBCUniversal Employees Federal Credit Union

Quarterly Newsletter

EXCLUSIVELY SERVING NBCUNIVERSAL EMPLOYEES AND THEIR FAMILY!

January 2012

We LOVE our Members!

With NBCUniversal Employees Federal Credit Union you are not just a customer, you're a member. We're different than banks and we like it that way. We have better service, less fees and a very friendly staff. We treat you the way we would want to be treated with respect and professional service. We provide personal service to all of our members because let's admit it, our finances are VERY personal!

NBCUniversal Employees Federal Credit Union
is ALWAYS there for you!



Now you can deposit at Co-Op ATMs!

For your convenience you can now withdraw AND deposit at Co-Op ATMs. Yes you heard correctly, you can now deposit at Co-Op ATMs! To find the nearest Co-Op ATM near you that accept deposits, go to our website under our Debit Card information and click to locate an ATM near you. You can also go their website at www.co-opfs.org.

We are always working to find better ways to serve our members.



Welcome to

NBCUniversal Employees Federal Credit Union

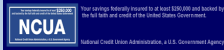
Over Fifty
Years
Together!

CURRENT DIVIDEND RATES

The Board of Directors declared the following dividend rates
Effective January 1, 2012

ACCOUNT	RATE*	APY**
Regular Share	0.10%	0.10%
Holiday & Vacation Clubs	0.10%	0.10%
30-60 Day Share Certificate	0.20%	0.20%
90-179 Day Share Certificate	0.25%	0.25%
180-269 Day Share Certificate	0.25%	0.25%
270-365 Day Share Certificate	0.30%	0.30%
90-180 Day JUMBO Share Cert.	0.35%	0.35%
9 Month High-Yield Certificate	0.40%	0.40%
6 Month JUMBO High Yield Cert.	0.45%	0.45%
12 Month JUMBO High Yield Cert	0.50%	0.50%
12 Month IRA	0.80%	0.80%
36 Month IRA	1.00%	1.00%

*Rates Adjusted Weekly **Annual Percentage Yield



Valid as of the date of printing. Dividends on Share Accounts are declared at the end of each quarter based on available earnings as required by the Federal Credit Union Act. Rates and terms subject to change without notice.

CURRENT LOAN RATES

Rates Effective January 1, 2012

TYPE	RATE*	TERM
100% Share Secured Share	Rate +1%	144 Months
Certificate Secured	Cert. Rate +2%	12 Months
1 st TD Referrals, Fixed/Variable	Call JoAnn Caro	
Home Equity/Adj. Rate	Current Market	240 Months
2 nd Trust Deed/Fixed Rate	6.50%	120 Months
2 nd Trust Deed/Fixed Rate	7.00%	240 Months
<u>Rates As Low As</u>		
New or Used Vehicle	2.50%	36 Months
	2.99%	60 Months
	3.50%	72 Months
New Vehicle Only	3.75%	84 Months
Computer	9.90%	48 Months
Line of Credit	9.90%	48 Months
Signature	10.90%	48 Months
Visa Card	9.90%	Revolving
Share Secured Visa	12.90%	Revolving



*Loan rates as shown represent the lowest rates offered. Other rates available. Your rate may vary based on credit factor. Rates and terms subject to change without notice. All loans and Visa Cards are subject to credit approval.

Save the Date for March 28th.

Important Dates

January 2nd Closed

January 16th Closed

February 20th Closed

March 28th Annual Meeting

All members are invited to attend the Credit Unions Annual Meeting on Wednesday March 28th 2012, at 12:00 noon in Rehearsal Hall 1 on the Burbank Lot. Annual Reports for 2011 will be presented and refreshments will be served. Don't forget to wait for the drawing for prizes at the end of the meeting!



NBCUniversal Employees FCU

NBCUniversal
Employees Federal Credit Union
3000 W. Alameda Ave Burbank, CA 91523

Kirk Bowren, Chief Executive Officer

Board of Directors: Ted O'Karma, Chairman, Rick Lacher, Treasurer, Tom Posivak, Secretary,
Fred Kigerl, Joe Rohr, Rob Versluis, Laura Tankenson & Kurt Ford

NBCUniversal Employees FCU New is published periodically for members of NBC Universal Employees Federal Credit Union

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Studio Branch Administration Building Room 131
Universal Lot - Building 2311 Room 114
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(818) 840-3130 (Studio Branch)
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www.nbcuefcu.org