

# The Peacock Press

Exclusively serving the employees and family members of NBC Universal.

OCTOBER 2009

## Celebrating Our 50th Anniversary with ...

### 1.959% APR Auto Financing!\*

When it comes to celebrating our 50th Anniversary, NBCUEFCU knows how to party! We are offering financing as low as 1.959% APR for new, used and refinanced vehicles... WOW, that's like the rates available in 1959! Hurry, though. These Anniversary rates return to the time capsule on 10-31-09.



- Rates as low as **1.959% APR\*** for up to 36 months, new, used or refinanced loans from another lender. (Not valid for existing NBCUEFCU loans. REFINANCING is for vehicles in California, only.)
- Rates as low as **2.950% APR\*** for up to 60 months, new used or refinanced loans from another lender. (Not valid for existing NBCUEFCU loans. REFINANCING is for vehicles in California, only.)

### It's Easy to Apply for 50th Anniversary Auto Loan Financing

Just complete and return the application in the special invitation recently mailed to you. Or call, stop by our office or visit our website. Remember, this special offer expires 10-31-09, so don't miss your opportunity to finance like it's 1959!

**(800) 487-7283** [www.nbcuefcu.org](http://www.nbcuefcu.org)

\*APR = Annual Percentage Rate. All loans are subject to credit approval. Your rate may vary based on credit score. Rates are subject to change without notice. Anniversary rates are not available for 72- or 84-month financing. Offer expires 10-31-09.

**New**



**REFI**



### The Easy, Hassle-Free Way to Get a Great Deal— CarsDirect.com

We are pleased to offer our members **CarsDirect.com**, rated the #1 site for buying new cars online by Forbes, Time and PC World, among others. Now you have access to the auto inventories of hundreds of participating dealers, from any computer, 24/7!

**CarsDirect.com offers low, up-front, no-haggle prices on most new vehicles.** When you purchase a new car through CarsDirect, a Vehicle Specialist (like your own personal shopper) will contact you right away to review your request and discuss options. Then the Vehicle Specialist will find the car that matches your request from the network of dealer partners. Finally, the Vehicle Specialist will help you coordinate your NBCUEFCU financing, and arrange a convenient time for you to pick up your new car!

**For more information, contact the Credit Union. Or, visit [www.CarsDirect.com](http://www.CarsDirect.com) or call toll-free to speak with a Vehicle Specialist at (800) 431-2500, EXT. 4485**

# YOUR FINANCIAL FUTURE

By **IRA CANDIB, CFP®**



The market has experienced a good deal of volatility recently and having a short-term focus may cause a negative effect over the long-term.

Based in historical precedent we are comfortable that the following basic investment principles are valid in both rising and declining markets:

- **Asset Allocation\***: An allocation among stocks and bonds, large, mid-cap and small companies, growth and value styles, and U.S., foreign developed countries,\*\* and emerging markets can reduce volatility.
- **Time in, not timing**: Staying invested will normally provide better long-term results than attempting to time the market. Daily and weekly market movements generally have minimal impact on a long-term investment program and should be ignored.
- **Rebalance Periodically**: If your asset mix drifts from the original asset allocation that you established, it might be appropriate to rebalance your portfolio to the initial desired mix. (Rebalancing may be a taxable event.)
- **Dollar Cost Averaging**: While this doesn't guarantee a profit, you may take advantage of market volatility by buying more shares when prices are low and fewer shares when prices are high. However, since dollar cost averaging involves continuous investment in securities regardless of fluctuating prices, you should consider your ability to continue purchases through periods of low price levels.

What action is in your best interest? Remember to keep a long-term perspective. Your investments are similar to a marathon, not a sprint. Rash action, fear or panic usually doesn't pay off. Perhaps it's time to review your financial situation.

I'm committed to help you achieve your financial goals and to help make your future easier, you can call me at 818 840-4932

*Have a Happy Holiday Season!*

\* Asset allocation, which is driven by complex mathematical models, should not be confused with the much simpler concept of diversification.

\*\* Additional risks are associated with international investing, such as currency fluctuations, political and economic stability, and differences in accounting standards

—**Ira Austin Candib, CFP®**

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3000 West Alameda Avenue, Burbank, CA 91523

Bungalow 1550

Studio Office, Admin 131

(818) 840-4007 • Toll-Free (800) 487-7283

Telephone Teller: (818) 848-7991

www.nbcuefcu.org



**Board of Directors:**

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**Kirk Bowren, Chief Executive Officer**

## Red Flags for Foreclosure/Loan Modification Scams



If you have Internet access and are a homeowner considering a loan modification, your Credit Union urges you to visit [www.ag.ca.gov/loanmod/](http://www.ag.ca.gov/loanmod/) before proceeding. Meanwhile, here are some "red flags" for suspect loan modification practices, provided by the Southland Regional Association of Realtors®:

- Asks for money upfront before providing any service.
- **Insists on immediate action**, including pressuring homeowners to sign paperwork they haven't had a chance to read or do not fully understand.
- **Instructs homeowners not to contact their lender, lawyer, housing counselor, friends or others.**
- Asks that mortgage payments are made directly to the loan modification company or a bank account, rather than to the lender.
- Requires payment in the form of cash, cashier's check or wire transfer.
- Guarantees upfront to stop the foreclosure process.
- Asks owners to transfer their property deed or title to the loan modification company.
- Offers to fill out paperwork for the homeowner.
- Asks for Power of Attorney, or for signatures on a Grant Deed or Deed of Trust.
- Fails to provide copies of signed documents, and/or **refuses to put an oral promise in writing.**

### Think you May Be the Victim of a Real Estate Scam?

Report suspected "scam" activity on [www.ag.ca.gov/loanmod/](http://www.ag.ca.gov/loanmod/). Or, call toll-free, **1-800-952-5225**.

Source: August 23, 2009 issue of LA times Real Estate Supplement. Article by Anna Marie Colon, President, Southland Regional Association of Realtors®.

### Important Dates:

- Monday, November 9, Closed, Veterans Day (Observed)**
- Thursday & Friday, November 26 & 27 Closed, Thanksgiving**
- Thursday & Friday, December 24 & 25 Closed, Christmas Holiday**
- Friday, January 1, 2010, Closed, New Year's Holiday**



### RATE OF INTEREST

Effective September 30, 2009

#### SAVINGS

	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
Regular Share	0.50%	0.50%
Club Account	0.50%	0.50%
30-60 Day Share Certificate	1.00%	1.01%
90-179 Day Share Certificate	1.10%	1.11%
180-269 Day Share Certificate	1.20%	1.21%
270-365 Day Share Certificate	1.25%	1.26%
90-180 Day JUMBO Share Certificate	1.30%	1.31%
High-Yield 9-Month Share Certificate	1.35%	1.36%
High-Yield 6-Month JUMBO Share Certificate	1.40%	1.41%
High-Yield 12-Month JUMBO Share Certificate	1.50%	1.51%
12-Month IRA	1.65%	1.966%
36-Month IRA	1.75%	1.76%

#### LOANS

	Rate	Maximum Term
100% Share-Secured	Share Rate + 1%	144 Months
Certificate-Secured	Cert. Rate + 2%	144 Months
First Trust Deed Referrals		
Fixed & Variable	Current Market	360 Months
Home Equity/Adjustable	Current Market	240 Months
Second Trust Deed, Fixed Rate	6.50%	120 Months
Second Trust Deed, Fixed Rate	7.00%	240 Months

Rate as low as\*

New Vehicle	4.75%	36 Months
New Vehicle	4.99%	60 Months
Used Vehicle	4.75%	36 Months
Used Vehicle	4.99%	60 Months
Computer	9.90%	36 Months
CompuCredit/Line-of-Credit	9.90%	48 Months
Signature	10.90%	48 Months
Visa Card	9.90%	Revolving
Share-Secured Visa Card	12.90%	Revolving

\* Loan rates as shown represent the lowest rates offered. Other rates available. Your rate may vary based on credit factors. NOTE: The above information is 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. The NBC Universal Employees Federal Credit Union reserves the right to make changes at any time without notice as a result of change in policy, law or regulation.