



2022 | QUARTER 3

# THE KITCHEN TABLE

## NEWSLETTER

### MESSAGE FROM THE CEO

Thank you for serving and protecting us. That's why we design our products and services to serve you. Helping you develop a strong financial life is a priority for us. So, whether you're looking for a new home, need to refinance your home or auto loan, or want the best credit card with the best rate, we have everything you need for banking success.

We appreciate you being a member of the **NY Firefighters Bravest FCU** family, and we're always here to protect and serve you!

### LOWER YOUR ELECTRICAL BILL IN A FEW SIMPLE WAYS

As the temperatures rise in the next few months, so will your electrical bill. You may rely on fans and air conditioning to keep cool at home. There are a few things you can do before you turn on your tower fan! First, you should keep your home's blinds and curtains shut so that you don't allow heat to freely enter your home. Additionally, you should always wear season-appropriate attire or take a cool shower whenever you need to cool off.



#### CAR SHOPPING MADE SIMPLE!

Do you need a new car? Apply for an auto loan from us today, and you'll find the perfect new vehicle to suit all of your needs. With us, you'll get the best deal on your next vehicle!

#### VISA CREDIT CARDS

Get all the great features of a VISA credit card with us! Easily view and pay your balances online, and access unique benefits. You can also transfer your balance from other credit cards!

[LEARN MORE](#)

#### TAKE YOUR BANK ANYWHERE

Your bank goes wherever you go. With our mobile app, you can deposit checks, pay bills, view recent transactions, and so much more! The app is available in both the Apple App Store and the Google Play Store. Download it today to get the most out of your banking experience.



#### WEALTH MANAGEMENT

Let us help you navigate your financial world and the complexities, uniqueness, and financial implications that come with your career choice. Contact us at (518) 453-9748.

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### CONTACT US

- [contact@nybravestfcu.org](mailto:contact@nybravestfcu.org)
- (518) 453-9748

#### HOLIDAY CLOSURE

**Labor Day**  
Monday, September 5

## A MORTGAGE FOR EVERY BUDGET

No matter what stage of life you are in, you've probably thought about owning your own home. The time is now to make that dream a reality! We offer competitive rates, various programs—including VA & FHA loans, and no lender fee. We have the service and prices you need to make it happen.



## EXPLORE OUR CHECKING ACCOUNTS!

Opening a checking account is easy and hassle-free. And it's free! Through our Internet Teller, you can query your checking account balance, review transactions, and balance your checkbook easily.

## BUYING VS. LEASING A CAR

There are so many decisions involved in getting a new car. Between choosing color, the brand, accessories, and much more, there are dozens of decisions you must make. The biggest is whether to lease or buy the car. Everyone's needs and wants are different. Here we share a few pros and cons of each.

- Buying a car means that it is yours, and you can customize and drive it as much as you'd like
- If you purchase a car, you are the one responsible for long-term repairs and maintenance
- Leasing a car usually makes for more affordable monthly payments and less money upfront
- Leased cars have a mileage limit, and going over the limit results in penalties. Insurance costs are typically higher for leased vehicles

## VISIT OUR WEBSITE FOR OUR CURRENT RATES!

### BILL PAY YOUR WAY

Whether you're on the go or staying home, you should always have a way to pay your bills. Pay your bills anytime, anywhere with online bill pay. It's even easier than online shopping! Visit our website for more information.

[LEARN MORE](#)

### DEPOSIT CHECKS ON THE GO

You don't have to visit a branch to deposit your checks. Simply download our mobile app, submit a picture of the check, and we'll take it from there.

Your funds will be in your account within one business day.

## VISIT ONE OF OUR SHARED BRANCHES

There's nothing more stressful than trying to find a surcharge-free ATM, especially in an unfamiliar place. Luckily for you, we work with shared branches to make sure you have more options for surcharge-free ATM transactions. The best part is these ATMs are easily located through our website! Just click 'Find a CU24 ATM' and search your location. Try it out!

## YOU LOVE YOUR CAR, BUT NOT YOUR PAYMENT

You love your car: it's reliable, comfortable, and has everything you need. You don't want to part ways with your car, but paying off your auto loan is becoming overwhelming. Don't worry. Break through your expensive auto loan by refinancing! We offer the low rates and dedicated service you need to help you start saving.

[LEARN MORE & APPLY](#)



## WHAT ARE YOUR VACATION GOALS?

We all have that special something we look for in a vacation— peace and quiet, new experiences, great food, etc. Make sure you make the most of your vacation with a travel agent. Our Got 2 Getaway Travel service makes it easy for you to know you get the best experience. Get in contact today on our website!