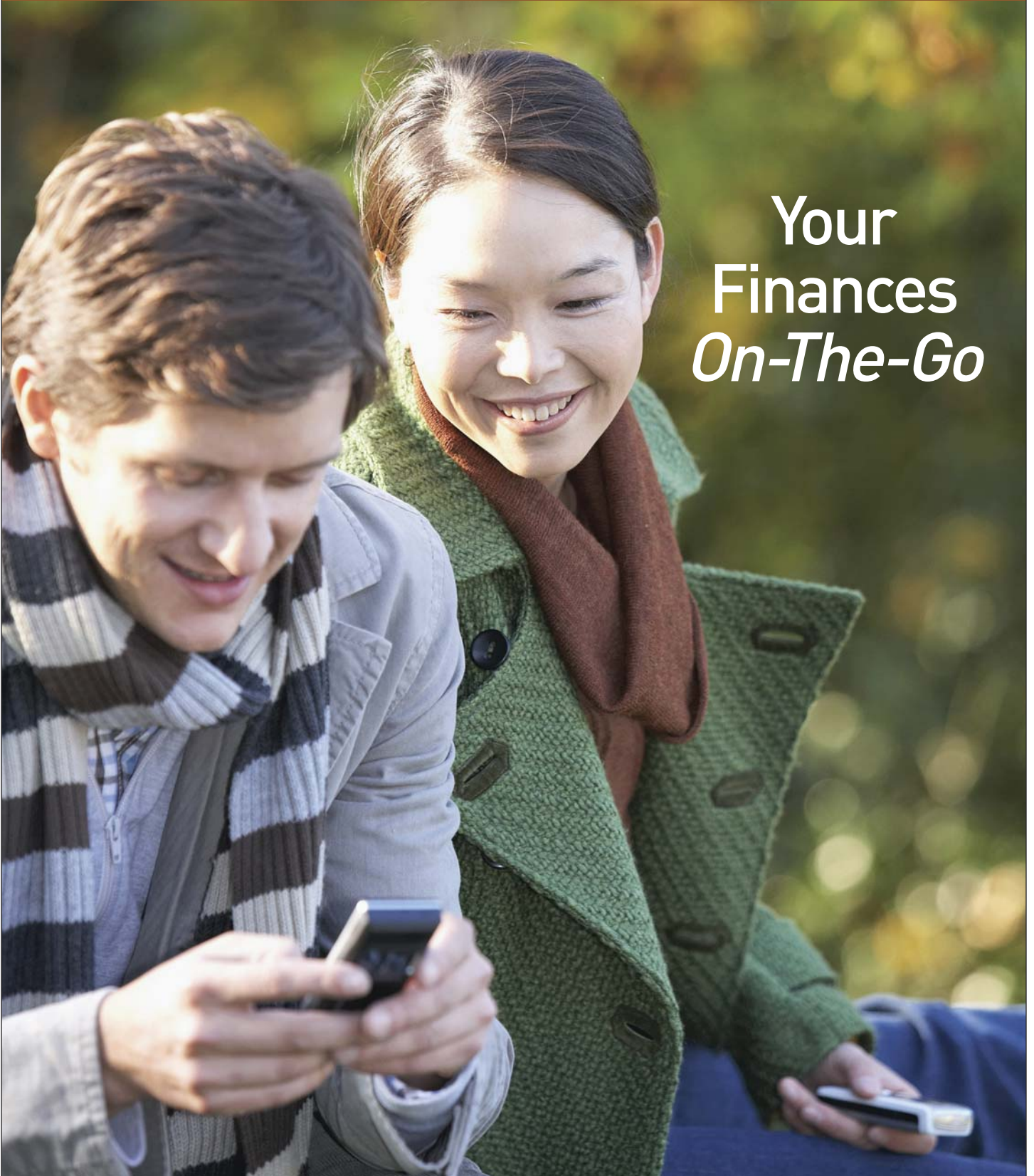




September/October 2011

On the Money

Your
Finances
On-The-Go



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A Letter from the President/CEO

First New York Has Money to Lend to Small Businesses

As a member of First New York Federal Credit Union, you are undoubtedly aware of the outstanding loan services that we offer to individuals. While we have long been known as

the best choice for auto loans, personal loans, credit cards, and real estate loans, did you know that we are also a trusted source for business loans?

In the wake of the subprime mortgage problems, business owners and professional practices have found it difficult to get the financing needed to operate and grow their businesses. At First New York, we offer a wide range of member business loans to assist small to mid-size businesses. Here are the outstanding benefits:

- Lower closing costs and fees
- Lower interest rates that are very competitive
- Underwriting decisions that are made locally resulting in faster turnaround time
- You will always know what to expect and when to expect it because we walk you through the loan process
- The entire process is easy and fast, freeing up your time so that you can run your business

We have met the financing needs of many small businesses in the Capital Region including florists, photography shops, camp grounds, auto sales, seal coating companies, landscaping companies, pool installation and service companies, boat repair, and churches and other non-profit groups.

Our business loans include the following types:

- Commercial Real Estate Loans – use a real estate loan for the purchase of a new commercial location or to refinance your existing commercial real estate loan from another financial institution.
- Term Loans – use a term loan to purchase machinery, equipment, and vehicles, or to do leasehold improvements for your business.
- Business Lines of Credit – use a line of credit to cover short term cash flow needs or to cover seasonal working capital needs.

No matter what needs you may have for your small or mid-size business, we can help. Just call Bill Chow, our Commercial Business Development Officer, at 393-1326, ext. 1008. Even if you don't have a business need, please pass this information along to someone who does...we would love to hear from them as we have money to lend.

As always, we thank you for giving us the opportunity to service your financial needs...we truly appreciate your business.

Sincerely,

Rachele Granka
President/CEO

Introducing First New York *On-The-Go*. Mobile Banking and Texting.

We're excited to introduce Mobile Banking and Texting! First New York On-The-Go lets you now enjoy safe and convenient account access directly from your mobile device, anytime and anywhere. Mobile Text Banking allows you to obtain account information from your cell phone/mobile device via text messaging (also known as SMS). Set up is easy, and works right through your First OnLine account, located at www.firstnewyork.org.

Like Online Banking, Mobile Banking and Texting are free.* Whether you're traveling, out and about running errands, at work, or at home, Mobile Banking and Texting can be used at anytime from just about anywhere. Enjoy the peace of mind in knowing that your account information is literally within reach

whenever you need it. Monitor your account whenever you like and make a transaction whenever you need to. Mobile Banking and Texting gives you more control over your money. It's unlimited in convenience, and it's free.

Safety protocols have been set up with our mobile banking similar to those used with our internet banking system, First OnLine, including 128 bit encryption, inactivity logout and account masking. No secure information is stored on your mobile device.

Go mobile with First New York On-The-Go, and you will experience even more convenience and access to your accounts with the safety and security you expect from First New York.



*First New York Federal Credit Union does not charge a fee for the use of our Mobile Banking service. Depending on your service data plan, you may incur web charges or text messaging fees. Check with your mobile service carrier to get more information.

Get Going – First New York *On*

1. Web

Introducing Mobile Web Banking m.firstnewyork.org

Access your First New York account from your mobile device at m.firstnewyork.org and view account information, transfer funds, pay a bill or even locate an ATM near you. You will get all the key features of First OnLine – but optimized to your mobile phone. Mobile web banking gives you the ultimate on-the-go access to your finances.

With First New York Mobile Web Banking you can:

- Check your balance whenever you want
- Pay bills anytime, anywhere
- Transfer funds safely
- Receive account alerts via e-mail and text
- View account history
- Locate an ATM near your current location
- Find First New York branch locations

2. Text

Free* Text Message Banking Info in an Instant

Get immediate access to your finances with just a simple text message to 454545 at any time and receive account information quickly and securely. This is a simple and extremely convenient way to get the information you need to know about your account. The short code messaging exchange allows you to stay on top of your financial matters.

Text Banking can provide checking and savings balances, the ability to transfer funds, as well as list the last five transactions on these accounts. It requires only text messaging capability, which is available on nearly every mobile device. Because Text Banking is so fast and easy, even users that have web access may find Text Banking useful in circumstances when they simply want instant access to their balances and do not need the other Mobile Banking service.

Have up-to-date account balances and transaction history right at your fingertips. Just text us with any of these simple commands for an immediate reply:

- Bal – Primary account balance
- Bal all – All account balances
- Last – Last 5 transactions on primary account
- Trans – Transfer funds to primary account
- Bal chk – Account balance of checking account
- Bal sav – Account balance of savings account
- Help - Receive a full list of short codes
- Stop – Deactivate text message banking service



Anywhere

Tap into your account on the go via text, Web or app.

Anytime

Check your balance and transfer funds anytime you want.

*First New York Federal Credit Union does not charge a fee for the use of our Mobile Banking service. Depending on your service data plan, you may incur web charges or text messaging fees. Check with your mobile service carrier to get more information.

3. App

Introducing the iPhone App

Keep track of your finances – from your iPhone, iPad or iPod Touch. Our free, downloadable app gives you immediate and secure access whenever, wherever you need.

Track Your Accounts

See your entire financial picture at a glance. Tap any account balance for details on your latest transaction.



FNY On-The-Go
Download our
iPhone app today!



Android app
Coming Soon:
Check our website
for details

Secure

Safely track your money –
your information is protected.

Transfer Funds

It's easy to transfer funds between eligible accounts. Just select your "Transfers from" and "Transfers to" accounts, type the amount and tap the "Transfer money now" button.

Locate a Branch/ATM

It's easy to find our closest branch or ATM location. Just search by city or zip code to get an address, pinpoint the location on a map, or even get step-by-step directions.

Our free app is easy to get – Just scan our tag or download it from the iTunes Store® and sync our app icon from the App Store® on your device. Then, log in with the same username and password you use for First OnLine, online banking.

How secure is it?

128 bit encryption – Neither your wireless carrier or anyone else is able to decipher information about your account sent via your phone.

Secure login information is not stored on your device – no need to worry if your phone is lost or stolen.

Automatic inactivity logout – the application will time out automatically, requiring you to log back into the system so your account does not remain open if you forget to log out.

4. Go

Get Started Today at www.firstnewyork.org

- View our Mobile Banking and Texting demos under online services
- Register your phone for text messaging – just log into your First OnLine account, go to the mobile banking and alerts tab and click the activate button to follow the quick three-step process to register for this free service.

Learn more and get started by visiting www.firstnewyork.org. Need assistance? Chat live with a Member Services Specialist from the comfort of your computer. Or simply call us at 393-1326 and press '2'.



Internet Banking Safety – The same internet safety protocols as the security features on-line are in place on your wireless device.

Account masking – only the last four digits of your account are displayed on your mobile device, so no one can ever see your full account number.

Life Insurance is Right at an Early Age

You may have read that you don't need to buy life insurance early in life. That's not necessarily true. In fact, getting a policy before midlife may prove wise. Relatively few people opt for life insurance coverage between the ages of 18 and 45, yet there are compelling reasons to get life insurance within this window of time.

The key question: Are you supporting individuals whose livelihood depends on your income? If the answer is yes, it's time to look at life insurance.

Now, you may be saying: *shouldn't I wait to get a policy? Why should I pay premiums when I have so many other checks to write?* Well, the reluctance is understandable. The perception is that life insurance is for old people, and when you're 30 or 35, chances are you've got a long, great life ahead of you. But in financial terms, here is why this can be advantageous:

You've got your health: Typically, Americans shop for a life insurance policy in the middle of their life spans – when they are in their forties or fifties. At that time, they may have already fallen into the grip of bad habits (smoking, obesity, heavy drinking) and diabetes, heart disease or cancer may have entered their health picture. All these conditions can jack up premiums or make it harder to get a policy.

The cost is relatively cheap: Okay, maybe you won't have to contend with any of the above health risks at 45 or 50 – but who knows? Buying a term or permanent life policy early in life, before you have to encounter any of these problems, should allow you to pay less expensive premiums. (Presuming you don't face recurring risks to your health and safety today.)

Did you know that premiums for standard-risk term life insurance fell 50% between 1994 and 2007? Premiums have been getting cheaper and cheaper for new term life policyholders, partly because the mortality rate has dropped over the decades. In fact, the non-profit Insurance Information

Institute says term insurance premiums have fallen by more than 4% per year since 2000, and the premiums on cash value policies are averaging roughly 5% lower today compared to a decade ago.

Why would young singles need life insurance: Good question. Some financial consultants will tell you there is no pressing reason for it. Yet if you are single, buying a term life policy (or even a permanent life policy) early on could bring you a better deal and potentially guarantee your insurability.

Maybe it's time: Time passes, things change, and so does your need for insurance. Even if you are insured, it's important to keep up with change – as an example, the Insurance Information Institute estimates that about a third of families don't update their life insurance coverage after a new baby comes home.

To set a no-cost, no-obligation life insurance appointment, call Patrick Piccirilli, the MEMBERS Financial Service Representative, at 393-1326 and press '4' today.



Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. These are the views of Peter Montoya Inc., not the named Representative nor Broker/Dealer, and should not be construed as investment advice. Neither the named Representative nor Broker/Dealer gives tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. The publisher is not engaged in rendering legal, accounting or other professional services. If other expert assistance is needed, the reader is advised to engage the services of a competent professional. Please consult your Financial Advisor for further information.

Looking for a FREE* Checking Account Without Any Hidden Charges?

Our Classic Checking is perfect for you!



Tired of paying fees on top of fees each month to your bank? Check us out! Open a Classic checking account and we'll give you your first order of checks for FREE** – and up to \$15** for your old checks!

Our Classic checking account offers time and money saving advantages:

- NO monthly minimum balance requirements
- NO monthly service charges
- NO per check charges
- Free Online account opening for your new checking account
- Scan checks from home with My Deposit
- Free 24-hour access with First OnLine
- Free online statements
- Free Visa check card
- Free telephone banking
- Overdraft Protection

- Free Direct Deposit
- Free online check images
- Free Mobile Banking and Texting***

For more information on our checking accounts call 393-1326 and press '2' to speak with a Member Service Specialist, or visit any branch office.

*Free from monthly service charges. **This offer is for new checking accounts only. The selection of checks is limited to the Custom images checks only and does not include accents or special fonts. First New York FCU will pay \$0.10 per check for old checks, up to a maximum of \$15 per new account. ***First New York Federal Credit Union does not charge a fee for the use of our Mobile Banking service. Depending on your service data plan, you may incur web charges or text messaging fees. Check with your mobile service carrier to get more information.

Be Aware of Online Phishing!

Online phishing is a growing problem for all of us.

Fraudulent banking e-mail messages may be easy to spot, or they can look sophisticated and seem very similar to a real banking e-mail. They might even incorporate the company's logos or trademarks.

It is essential to keep your debit card, checking account and credit card information private. Phishing victims run the risk of losing much more than money. Credit problems and the lasting impact of identity theft are a much bigger issue.

Despite the concerns over phishing, e-banking is still very convenient and secure. With a bit of common sense and a few preventative steps, you can continue to access First OnLine from the comfort of home.

Here are five simple ways to prevent e-mail banking scams:

1. Never respond to, or click on links, e-mailed to you from unknown sources. Be on the lookout for suspicious banking e-mails, and remember to trust your instincts. If it looks fishy, it probably is. First New York never sends e-mails to any member asking for account information, passwords or personal data. Important notifications and other correspondence are generally mailed to our members.

2. If you use First OnLine, make sure you initiate the login through www.firstnewyork.org. Become familiar with the look and setup of the actual credit union website.

3. When banking online, you set the terms of how to receive your account statement. If you choose to get your banking statements online, then you should be accustomed to the setup and look of the official e-mail. Remember we don't e-mail the statement; we notify you via e-mail that your statement is ready.

4. Don't throw away ATM receipts, statements or printouts of bank information in a usable form. Always shred or destroy them.

5. Keep firewall, anti-malware and anti-virus software up-to-date and turned on at all times. Hacking attacks can leave you vulnerable, making your personal information stored on the computer available to hackers. Clicking on links in fraudulent banking e-mails can load viruses onto your computer. Anti-spam filters are also helpful in eliminating suspicious e-mails, but they can't filter out all of them. Use common sense online, and you can prevent phishing attempts. It's pretty common to receive a phishing e-mail. So, be vigilant. Download the necessary security patches and browser updates.

6. React quickly.

If you suspect your account information has been stolen, or may be compromised, be proactive. The quicker you deal with the problem, the better off you'll be. Make sure to:

- Immediately contact the credit union at 518-393-1326 and press '2' to report the theft of your ATM/check card, checking or savings account information.
- Use First OnLine to monitor your accounts.
- Alert the police of the crime.
- Make sure to close your checking and savings accounts, and we will open a new one for you.
- Replace your Visa Check Card or credit cards immediately.
- Change all of your password information.
- Contact the major credit reporting agencies to make sure your financial information is not being used by someone else. You are entitled to a FREE credit report on an annual basis at www.annualcreditreport.com. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed.



You Survived The Great Recession... Now What?

What lessons can we take from this most recent recession? How do we minimize the damage and move forward?

Many economists, hedge fund managers, portfolio managers and other experts say we've entered a period where our tried-and-true assumptions about saving, investing, and preparing for retirement have changed.

"You Survived the Great Recession... Now What":

- How different is this recession and what made it so severe?
- Is the current economic situation the "New Normal"?
- How will government's unprecedented role affect the economy?
- What kind of shape is the country really in?
- How will all this impact your financial plans?

In light of all these challenges, figuring out how to invest and what to do with your money is a pretty daunting task. That is why we at First New York, in partnership with MEMBERS Financial Services, are committed to ongoing programs of financial education. Part of that effort includes bringing in expert speakers from outside our area who can give us solid, practical ideas for dealing with the challenging and disconcerting times we are going through.

Our guest speaker, Hendrix Niemann, will offer solid, practical ideas for dealing with today's financial challenges. Mr. Niemann runs the Wealth Management & Trust



Thursday, October 6, 2011
Dinner Buffet
6pm – 7:30pm
Edison Club
891 River Road
Rexford, New York 12148

Seating is limited.
To register, please call
Kerry Bardwell at 393-1326
ext. 1302 by September 20, 2011

Services Team at CUNA Brokerage Services, Inc. Mr. Niemann partners with credit unions across the country and regularly speaks about wealth management topics and economic trends.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR061102-4446



Still Writing Checks? Stop and We'll Pay You \$25

Paying bills online is convenient, fast and saves you money, and your most precious possession, time!

Given all the benefits of online billpay, it's a mystery why more people don't take advantage of the service. Perhaps it's because we don't like change, we don't like the thought of setting up all the accounts, or we're worried about sending payment data over the internet.

Believe it or not, paying bills electronically can protect you from identity theft. The most common theft of our personal information is not from the internet—it's from statements left in a mailbox or pilfering paper with personal information from the garbage. Also, First New York uses encryption technology to scramble your data during transmission over the internet.

Once you take the plunge, you won't regret it. Use First New York and pay all creditors in one easy step at the same time. It makes it easier to track your spending, and at First New York, you have a complete record of your bill payment transactions.

For a limited time, to get you started with your online bill payments, First New York will give you \$25 if you sign up and pay 3 bills by September 30, 2011. Here's how it works: go to www.firstnewyork.org and click on the online bill payment button inside First OnLine, then follow the simple instructions. Before you know it, you'll be ready to pay your bills online or with your mobile device and be \$25 richer. If you have any questions about bill payment, call us at 393-1326 and press '2' to speak with a Member Service Specialist, or



visit a branch near you. We'll be glad to sign you up and show you how easy the steps of using bill pay are!

Our Card's Better Than Your Card!

Never a balance transfer fee, always a great rate and now, even a better rate.

You read that right, no fee. Transferring your existing balances from non-First New York credit cards to your new First New York Visa credit card is simple and free of fees. This offer is good for members who open a new Visa credit card between September 11 and November 10, 2011. With your new card, you will receive a low fixed promotional APR of 1.99%* on all balance transfers and purchases you make until March 2012.

First New York's credit card is rated five stars with creditcardconnection.org – an organization which connects consumers to the most fair and ethical credit card program in the country. Our Visa credit card is the most widely accepted card whether you are shopping, traveling or need extra cash, with the purchasing power and attractive rate you expect and deserve from your credit union.

Our Visa Cards offer unsurpassed member benefits:

- No Annual Fee
- No Balance Transfer Fee
- Promotional Fixed APR 1.99%* for balance transfers and purchases
- Competitive variable interest rates after the promotional period
- Free Online access
- Issued locally and serviced in the Capital Region
- ScoreCard Bonus Point Program – accumulate points and redeem for gifts, products and travel rewards
- 25 day grace period

VISA

0 Balance Transfer Fee

1.99%* APR
until March 2012

Hurry, open your new credit card today!



Apply for your Visa Credit Card today by calling 393-1326 and press '2', apply online at www.firstnewyork.org or at any branch location. But hurry, you must open your new card by November 10, 2011.

*Promotional Fixed Annual Percentage Rate (APR) of 1.99% for new purchases and balance transfers will be effective until March 10, 2012 on new cards that are opened between September 11 and November 10, 2011. After March 10, 2012, you will still enjoy a low variable rate based on the prime rate. As of July 31, 2011, the variable APR was 9.90% on Visa Gold and 14.90% on Visa Classic Cards. Must be credit qualified. Offer not valid for existing First New York Visa credit card holders.

Have Fun in The Sun With Our Summer Skip

Are you a school district employee?

Did you wish you had a little extra cash this past summer? First New York has consumer loans designed just for you. Our Summer Skip loan affords our members who work at school districts the ability to skip their July and August loan payments. Payments and terms for Summer Skip loans are customized to work with school district payroll schedules.

Next summer you can really take a vacation and not have to worry about your First New York loan payments.

Use the extra money to:

- Take a family vacation
- Get ahead on back-to-school shopping
- Spruce up your home

Skipping a payment has never been easier!

Loans that qualify for Summer Skip are:

- Auto Loans
- Personal Loans
- Recreational Loans

For a Summer Skip loan, simply tell your loan officer at the time of application that you are interested in the Summer Skip program. To apply, simply call us at 393-1326 and press '2', apply online at www.firstnewyork.org or visit any of our 7 convenient locations.



CheckProtect®, a Higher Level of Security

Gain additional assurance next time you order checks. CheckProtect is our new delivery service for check orders for your personal First New York checking account.

CheckProtect provides you with an improved and proven level of security at a low cost to you by offering:

- Tamper-evident, polywrap packaging that helps conceal your checks in the mail
- Fully-trackable deliveries, so you know where your checks are at any point in the mailing process
- Estimated delivery dates that let you know when to expect your order

We are committed to offering this convenient and value-added service because CheckProtect protects your personal information.



CheckProtect is a proactive step that prevents identity theft and financial fraud for our members. Learn more about the advantages of the CheckProtect delivery at www.firstnewyork.org.

It's Easy Being Green!

Our e-members save over \$200 per year!

At First New York we focus on saving. Not only do we save our members money, but we also want to save our environment.

Our e-member service offers products and services that eliminate reliance on paper and lead our members toward a greener way of banking.

e-members are members with additional savings benefits. It's easy to be an e-member – all you need is a Checking Account, Visa® Check Card, e-statements and pay at least one bill per month free through First OnLine bill pay.

To become an e-member today, visit our website at www.firstnewyork.org where you can open accounts online and sign up for e-statements and bill pay. If you need assistance, please contact us at 393-1326 and press '2'.



e-member Savings Benefits are:

- 10 FREE ATM withdrawals per month at non-First New York ATMs (\$120 annual savings)
- 1 overdraft transfer fee waived per month (\$60 annual savings)
- 10 FREE debit transactions per month (\$60 annual savings)
- Unlimited FREE ATM transactions at First New York ATMs (priceless)

Need a Loan for Your Investment Property?

It's a buyers' market out there. And, the savvy real estate investor can take advantage of great deals and lower home prices. If you're looking for financing for your investment property, First New York offers great options for your mortgage!

The property you buy for an investment may not be a type of home you yourself would live in. It's important to approach it as an investment decision, not an emotional one. You need to do your research before deciding what type and location of property could make a sound investment choice.

■ **Rental vacancy rates:** a quick online search will provide information on vacancy rates in general, and often within specific cities and towns. Obviously, you want to buy at a time and in a location that vacancy rates are low, increasing demand for available properties.

■ **Rental returns:** what can you expect to get in rental return? What areas have the highest rentals, which have the lowest? While you may not be looking to cover your costs you will need to know what will be coming in as well as what your expenses will be.

■ **Make a budget:** work out what your loan will cost you based on the type of property you're looking at, and what your income from the property is likely to be. Find out what the average expenses on the property will be. Now tally up the actual costs. Check if it's a realistic and affordable investment option.

If you are purchasing investment property we can assist you. We offer the ability to structure your loans with terms that help you achieve your business goals and objectives that ultimately will impact your bottom line.

If you have further questions regarding First New York's commercial real estate loans, please contact Bill Chow, Commercial Business Development Officer at 518-393-1326 ext. 1008 or at william.chow@firstnewyork.org to schedule your appointment.

Refer-a-Friend and Split \$50

You know the benefits so pass them on...

You'll split \$50* with anyone you refer who opens a Checking Account with a Visa® Check Card!

During the months of September and October when your friend opens a checking account with an activated Visa check card (with a minimum opening deposit of \$50) you'll both receive \$25.

So, tell your friends, family, and co-workers about First New York today. Why keep a good thing to yourself?

- Pick up Refer-a-Friend forms at your nearby branch or print them online.
- You can also visit www.firstnewyork.org/home/about/join/membershipdrive to send e-mails inviting your friends to join First New York. This offer is for a limited-time only, so share the benefits of First New York today!

*Refer-a-Friend offer ends 10/31/11. Referral incentive paid for new member referrals only and will post to existing member and new member share savings accounts within 65 days of new member joining. \$25 will be reported as dividends



Tips for First-time Home Buyers

If you are dreaming of buying your first home, don't let all the negative mortgage news discourage you. It is still possible to buy a house. Home ownership is still a smart financial move for most people. With home prices declining over the past year, this is a great time to buy, and we can help.

It's true that the mortgage game has changed over the last few years. It will be helpful for you to understand exactly how you can put yourself in the best possible position to obtain a mortgage and make a successful offer on a home. Due to the recent mortgage crunch, lending standards have become tighter. However, if you have proof of income, a down payment and a good credit score, you should be in good shape.

Here are some smart steps to take:

Save, save, save. Chances are, you'll need at least 3-5 percent down – if not more. You may also need cash for closing costs, moving expenses, and home repairs.



■ Polish up your credit history.

Visit any of our 7 branches or call 393-1326 and press '2' for a credit report to make sure your credit report is accurate. Pay your bills on time and keep your credit card balances under control.

■ Get pre-approved.

Come to us before you even start to shop for a home. With a pre-approved loan, you will know how much you can spend, and you will have an advantage when you make an offer on a home.

■ Talk to us.

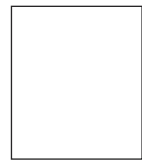
Our mortgage consultants will be happy to help you compare your options and explain all of the details of your mortgage.

To learn more about the mortgage process, call or visit www.firstnewyork.org or stop by any branch to talk with a friendly mortgage professional.



Where you come first.

2 Wall Street, Albany, NY 12205



Refinance and We'll Take You to Easy Street

We offer an Easy Street 10 year 3.99% APR* fixed rate mortgage. Imagine... in ten years you could be mortgage free to do the things you've been dreaming of. Whether you're refinancing an existing mortgage, paying off a variable rate home equity loan, consolidating debt or paying for college, your possibilities are endless. No matter what your ten year plan is, an Easy Street mortgage will get you there.

Our Easy Street Mortgage offers:

- No Title Insurance
- No Attorney Fee
- No Appraisal Fee
- No Recording Fee
- No Points

To apply for an Easy Street mortgage, simply call us at 393-1326 and press '2', or stop by any branch.

3.99% APR*
10 Year Fixed Rate

Call to lock in today's rate!



*10 Year Fixed Annual Percentage Rate (APR). \$25,000 min./\$150,000 max. Primary residence only. First lien only. Loan-to-Value must be 75% or less. Only fee is New York State Mortgage Tax. Does not apply to existing First New York real estate loans. This offer is good for refinance only. Must be credit qualified. Available for a limited time. Other terms and conditions may apply. Rate offered is subject to change without notice.



Locations

| | | |
|-------------------------|----------------------------------|----------------|
| Niskayuna | 1776 Union Street | (518) 393-1325 |
| Cobleskill | 795 East Main Street | (518) 234-2583 |
| Glenville | 19 Glenridge Road | (518) 384-1572 |
| Albany | 818 Central Avenue | (518) 435-0051 |
| Rotterdam | 1879 Altamont Avenue | (518) 881-1980 |
| Saratoga Springs | 424 Maple Avenue (Route 9) | (518) 584-5343 |
| Colonie | 2 Wall Street (at New Karner Rd) | (518) 393-1327 |

Website
E-mail
Toll-free

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