



Fall 2017

Proudly serving our members in the New York Metropolitan Area since 1970

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Metro News

There once was a Newsletter!

And now it has returned!

Your statements may feel heavier than usual and those of you who receive e-Statements will receive a separate mailing from the Credit Union. The reason for both is the revival of our quarterly newsletter. Some information was passed along in the monthly statement message box and there may have been inserts in other mailings. We now plan to again bring you relevant information about your Credit Union, its products, services and promotions as well as happenings in the market place affecting the Credit Union industry. Most importantly, we want to be front and center when you're planning a financial decision.

So what new things did you all miss? Not really that much. We still offer online banking, a phone app, remote deposit capture and bill pay, which many of you take advantage of. If you carry credit card balances you won't find lower rates on a regular basis. There are also 0% APR* and 1.99% APR* balance transfer promotions currently running – simply bring your “other” card balances to us. If you have money to put aside, we recently raised the rates on our share certificates – our 60-month certificate offers one of the highest rates around. We are still difficult to get to in-person but we belong to a branch network where you can transact from anywhere in the country. You may not get a call picked up immediately on a Monday morning, but you will get a call back from Member Services that same day.

This Newsletter itself may undergo a few changes over the next year as well as its delivery method, as we plan to increase the utilization of the “It's Me 247” online banking features.

Don't Have A Mastercard® With Greater Metro?



Save Now With Our Balance Transfer Offer

0%
APR*
For 12 Months

And The
Lowest Market
Rates Thereafter

Did you know that Credit Unions cannot charge more than 18% APR on credit cards? What does your BANK card charge?

Transfer your Credit Card balances up to \$25,000 to a new Greater Metro Mastercard® and start saving today. At the end of the promotional period enjoy the lowest rates on the market. All of this while enjoying these great benefits:

- No annual fee
- Cash advances available
- Accepted worldwide
- Extended warranty†
- 60-day price protection†
- Identity theft resolution services†

Apply Online Now!

Visit www.greatermetrofcu.org today!

*APR = Annual Percentage Rate. Credit limit subject to creditworthiness. A 3% transfer fee applies. Offer expires within 6 months of card opening.

†Certain terms, conditions and exclusions apply. For full terms and conditions go to www.mastercard.com/credit-gtb. To request a printed guide-to-benefits, call 1-800 MC ASSIST.

Welcome Dutch Kills Civic Association!

The Dutch Kills Civic Association was recently approved to Greater Metro's field of membership. All dues paying members and their immediate family members may now open accounts with us and take advantage of all of our products and services – Right in their Backyard!

The DKCA covers all those who work and live in the area bounded by Queens Plaza on the South, 34th Avenue on its North, Northern Boulevard on the East and 21st Street on the West. General meetings are held the second Thursday of the month.



Breaches – The Equifax Experience!

It's been quiet for a while but Equifax experienced a significant hacking during the summer affecting over 140 million people. Unlike store breaches, this one went straight to the heart of personal information – names, addresses, social security numbers and birth dates – impacting identity theft.



Equifax is now the target of government investigations and lawsuits while many individuals whose information was stolen could become the targets of identity thieves. To confirm if you've been affected, Equifax has set up a number and website to provide consumers information regarding the breach. Also, Equifax will provide free credit monitoring for a year, simply sign up on their website.

Equifax | 866-447-7559
www.equifaxsecurity2017.com

Experts say that being hacked or a victim of fraudulent transactions is not a matter of if we are, but rather, when we are. ATM scamming devices, swipe cards, signature-based transactions and phishing emails open opportunities for something bad to happen. Requests for Money Grams don't produce happy endings. No matter how much the requestor needs your help after telling you they've been robbed while out of the country or tells you to deposit the first installment of funds they've uncovered in your name, in the end you will lose the funds you've wired out of your account.

Tips To Be More Vigilant

Without trying to scare you back to using cash, **BE VIGILANT!**

- Check statements thoroughly for unidentifiable transactions.
- Make sure your credit card company (and credit union or bank) has a current contact phone number and email to reach you (your work phone number won't help on weekends).
- Never give out your personal information to telemarketers, research companies or for surveys – Government agencies never request sensitive information via phone.
- Make your Passwords and PINS more complicated, but easy to remember.
- Monitor your Credit Reports – you're entitled to a free report annually from each credit agency so stagger requests to receive one every four months.
- Don't be naïve to think you're getting something for nothing because nothing is free.
- Check out our website link to Digital Defense for more security safety tips.

Buy Or Refinance Your Vehicle Today & SAVE!

Greater Metro's great low rates and flexible terms are designed to make your next vehicle deal easy and affordable. Our experienced team can pre-approve your loan and give you cash-in-hand negotiating power. Take advantage of our low rates and flexible terms. With the money saved, you can buy more car this fall.

Look at These Great Offers!

New Vehicles

As Low As

1.99%
APR*
60-Month Term

Used Vehicles

As Low As

2.19%
APR*
60-Month Term

- Borrow up to \$75,000
- Up to a 60-month repayment term*
- Up to 100% new or used Vehicle financing

Apply Online Now!

Visit www.greatermetrofcu.org and hit the road in that new or new-to-you vehicle.

*APR = Annual Percentage Rate. Rates shown are lowest available for 60-month terms. Lower rates for shorter terms available but creditworthiness ultimately determines rate offer. Rates are subject to change without notice.

†Model year must be 2013 or newer (with 60,000 or fewer miles) for 60-month term.



Have You Seen Them?

An automated email is sent out occasionally by us that says, "We haven't seen you lately." We'll finally be scrapping it since it hasn't made sense since the days we occupied branches in the IBM offices. However, it would be appropriate for all those listed below. We have tried to reach these members by phone and mailed correspondence in order to receive acknowledgement of their Greater Metro account ownership. Time is running out before we forward monies to New York State that these accounts are abandoned property. If you know any of these individuals, let them know we're looking for them. If your name is on the list below, please call the Credit Union at 718-361-1002, ext. 236.

Acker, Charles
Afro American
Hematology-Oncol
Ali, Nancy
Allen-Acker, Veronica
Ambrose, Sr. MaryAnn
Anderson, Erik C.
Barnes, Adrienne
Barnes, Shiffon
Bell, Gregory P.
Brodie, Robert J.
Cahill, James W.
Cahill, Victorene C
Campbell, Elizabeth
Carella, Beatrice
Carella, Vincent J.
Casanova, Geraldine P.
Chapman, Marie Enid

Civello, Salvatore A.
Collins, Caitlin A.
Conerly, Darrell T.
Cuadra, Kenneth P.
Davis, Tammy A.
Delucia, Juliet
Devis, Roudy
Doherty, Katherine E.
Donigan, Eric
Edwards, Celia
Escusa, Josefina P.
Farmer, Patricia
Fernandez, Rebeca L.
Fogel, Harvey
Formeza, Rafael Jr
Fortunato Newman
Gaillot, Tanee
Gayle, Paula M.

Graham, John T.
Graszl, Joyce A.
Gustafson, Jill R.
Hands, Helen J.
Harriel, Greta
Harriel, John
Horan, Rita E
Jeffers, Glenda F.
Johnson, Carol R
Johnson, Gregg H.
Johnson, Walter H
Kennedy, Lorraine
Mastrota, Joseph N.
Mathis, Nancy
Mc Burney, A. Scott
Mcnaire, Carolyn L.
Meisner, Jeffrey
Mintz, Martin P.

Mitchell, Alexander
Montemurro, Jennifer M.
Montemurro, Robert A
Morales, Ana Maria
Mucciacciaro, Gerard
Muldoon, Pamela A.
Narayanan, Anand
Thazhath
Narayanan, Romita
Osoria, Luis R.
Padmore-Keegan, Henrietta R.
Pearson, Gloria E.
Peralta, David A.
Pittman, Nancy L.
Pittman-Mathes, Danae
Read, Patricia Q.
Reeves, Thomeka J.
Robles, Catherine

Santiago, Lourdes I.
Schlesinger, Larry
Schoen, Sarah
Schroeder, Alexandra
Schult, Kenneth P.
Shroba, Annamarie
Simmons, Leon A.
Smigel, Beth B.
Spizzirro, Elizabeth M.
Temple, Michael
Templin, Karen D.
Torres, Eileen
Turner, Edward J.
Urgiles, Nube R.
Wilson, Robert B.
Zephyrin, Neal

Our Annual Meeting



The Annual Meeting was held at the Long Island City main office on Wednesday, May 24th. The main order of business was the election of our Board of Directors. In 2017, Anthony Sofo and Rosemarie Stoffo were elected to fill the two seats expiring this year. Reports of the officers were delivered as well as our financial results. Condensed versions of our audited financials can be found on our website while full reports can be requested in writing.

Coming Up!



A nominating committee will be formed to accept nominations from the membership from those members interested in volunteering to the Board of Directors. Every year, a number of seats on the Board expire and need to be filled as the three-year terms end.

If the nominating committee selects more than one member for a seat as a candidate and/or by the petition process, an election will occur at the annual meeting with voting done by those members attending.

Credit Union Offices will be closed on the following days in 2017-2018

Thanksgiving Day Thursday, November 23
 Christmas Day Monday, December 25
 New Year's Day 2018..... Monday, January 1

Martin Luther King, Jr. Day Monday, January 15
 Presidents' Day Monday, February 19

Board Of Directors

Robert Morrison Chairman
 Anthony Sofo Vice Chairman
 Rosemarie Stoffo..... Treasurer
 Mark Schwefringhaus Secretary
 Monica Duffy Director

Supervisory Committee

Thomas Amato Chairman
 Vincent D'Agostino, John Forster, Andrea Nelson, Thomas McCarthy

Correspondence May Be Sent To:

Greater Metro FCU
 Supervisory Committee
 31-10 37th Avenue, Suite 403
 Long Island City, NY 11101

Officers

Peter Nalaskowski President/CEO
 Carl Robinson..... Vice President of Finance

Mortgage Consultant

James Adams

Mailing Address For Transactions

Greater Metro FCU
 ATTN: Mail Teller
 31-10 37th Avenue, Suite 403
 Long Island City, NY 11101

Telephone Directory

Toll-Free 800-361-1012
 Local..... 718-361-1002
 ARTIE..... 888-225-6055
 MasterCard Lost/Stolen..... 800-449-7728
 Fax..... 718-361-1775
 Direct Deposit Routing & Transit #..... 221475605
 Internet Website Address www.greatermetrofcu.org
 General Inquiries memberservices@greatermetrofcu.org

