



**Educational & Governmental**  
EMPLOYEES FEDERAL CREDIT UNION

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**Web Site and Online Banking**

[www.egefcu.com](http://www.egefcu.com)

**24/7 Audio Response**

(914) 946-9218



**A  
Young Adult's  
Guide**

***It Pays to Belong!***



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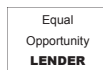
**E & G Is Here for You!**

You have made it! Now, as a young adult, you are ready to branch out into the world and make your mark. E & G EFCU is ready to help you with the financial resources you need to chart your course to a bright financial future.

**Accounts you need**

- Checking
- Savings
- Visa Debit Card
- Loans
- And so Much More!

Plus Resources to help you succeed.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

# A Great Interactive Resource



Money Mix offers young adults the resources they need to make their best decisions on a variety of topics. It provides audio podcasts, peer video presentations, articles and blogs, to allow you the mediums needed to help you discern your options:

- **Create a Personal Profile & Budget**

Set up a personal profile and budget that can be updated as needed whenever you wish. This allows you to plan and allocate your income easily.

- **Earnings**

This tab offers you a variety of earning calculators, videos, articles and blogs offering ideas to increase and make the most of your current earnings.

- **Spending**

This tab offers you a variety of videos, articles and blogs discussing ways to better manage your spending and get the most for your money.

- **Borrowing**

Offers information on managing your borrowing whether it be for college, a car or home. Plus there are videos, calculators and blogs to help explore all your options so you make your best borrowing decisions.

- **Investing**

This tab offers all the information you will need to make your best decisions for your long term saving goals. It covers topics from stocks and bonds to various interest bearing accounts.

- **Driving**

When it comes to buying and getting the most out of your vehicle, Money Mix helps you cut to the chase. Giving you information on ways to get the best deal and financing option.

- **Housing**

Buying and financing your first house can be daunting. Money mix will help you to determine what you can afford and how to make a new home a reality.

- **Insuring**

Finally, the section on insurance helps you navigate the insurance you need to have and how to get you best deals on that insurance.



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## Great Products & Services

### Savings & Investment Accounts

Regular Savings  
CDs (Share Certificates)  
Holiday Club  
Vacation Club  
Money Market Account  
IRA (Individual Retirement Account)

### Offering the Best in Loans

New & Used Vehicles  
Recreational Vehicles  
Home Improvement Loans  
Personal Loans  
Line of Credit  
Share Secured Loans  
1st Mortgage Loans  
Visa® Credit Card

### Convenience Services

FREE Checking  
VISA® Debit Card  
Direct Deposit  
Payroll Deduction  
24/7 Home banking  
24/7 Audio Response  
24/7 E-Statements  
And Much More!

