



Turn a Cup Of Coffee Into A Pile Of Cash!

EG Did you know that you could turn about what you spend on a daily cup of coffee, about \$3.57 a day, into a pile of cash for retirement?

That's right, by saving about \$25 a week, starting at age 18 at an average interest rate of 2.25%*, you would save \$106,635 by age 65.

So why not start paying yourself First!

** Rate is for illustration only please call credit union for current rates or check them on our website at www.egefcu.com.*

Start Saving Today!



Educational & Governmental
EMPLOYEES FEDERAL CREDIT UNION

Main Office-Hartsdale, NY

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Hartsdale, NY 10530

Phone: (914) 946-6200

Fax: (914) 946-2910

Branch Office-Mt. Vernon, NY

22 West 1st St.
Room 311
Mt. Vernon, NY 10550

Phone: (914) 664-2646

Fax: (914) 664-7991

Website & Home Banking

www.egefcu.com

Email us at: info@egefcu.com

24/7 Telephone Audio Response

(914) 946-9218



Rev. 7/2013

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

Savings & Investment



It Pays to Belong

EG Savings (Share) Account

This simple savings account allows you to establish a **No Excuses** regular savings plan.

Plus this **"Share"** account is actually your share in ownership of the credit union. Each and every member, regardless of balance, owns a share in the credit union. You see credit union members are not customers but actual owners.



EG Club Accounts

Our **Holiday Club** accounts are a great way to save for holiday gifts for friends and family, making the season more festive. Our **Vacation Club** accounts allow members to save for those great getaways to melt away that everyday stress!



- **Holiday Club** can be opened anytime, for any amount and is usually distributed the 2nd week of October.
- **Vacation Club** is usually distributed the 2nd week of June.



EG Money Market Accounts

Offer members an opportunity to take advantage of great rates, while having the flexibility of your savings being available to you whenever you need it.

A great way to maximize your savings!

- **Up to Six (6) Withdrawals Per Month**
- **Minimum Balance of \$2,500**
- **\$200 Minimum Transaction**



EG Share Certificates

Open an E&G Share Certificate (CDs) with as little as \$500 and maximize the dividends on your savings.

- **Terms from 6 months to 3 years**

EG Traditional IRA Accounts

Members can safely save up to \$5,500* a year in our traditional IRA. Plus, members over 50 years old can save up to \$6,500* per year using the IRS catch up provision.



Start Saving Today!

*** Maximum annual contribution is determined by prevailing IRS regulations and are subject to change.*

EG Your Financial Safety

E&G Employees FCU has been serving our members' needs since 1937. During this time we have always put our members first, including making sure we do everything we can to ensure your financial safety.

- **Federally Insured**
E&G is regulated and insured by the NCUA, an agency of the federal government. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
- **Financial Safety Awareness**
We also work tirelessly to ensure that our members are aware of potential threats. Be sure to visit our Security Update section on our website.
- **Financial Education**
Visit our website to find financial education modules for all ages.

Your Money Is Federally Insured !

How your coverage stacks up

Coverage to \$250,000	Coverage to \$500,000	Coverage to \$750,000	Coverage to \$1,000,000	Coverage to \$2,000,000
Individual \$250,000	Individual \$250,000	Individual \$250,000	Individual \$250,000	Individual \$250,000
Joint Owner \$250,000	Joint Owner \$250,000	Joint Owner \$250,000	Joint Owner \$250,000	Joint Owner \$250,000
IRA \$250,000	IRA \$250,000	IRA \$250,000	IRA \$250,000	IRA \$250,000
		Trust (1 qualifying beneficiary) \$250,000	Trust (5 qualifying beneficiary) \$1,250,000	Trust (5 qualifying beneficiary) \$1,250,000