

Visit the nearest community development credit union:

BROOKLYN

Brooklyn Cooperative Federal Credit Union

1474 Myrtle Avenue
(between Menahan St. and Grove St.)
Brooklyn, NY 11237
Tel: 718-418-8232

Take the M, L trains to Myrtle-Wyckoff Ave

LOWER MANHATTAN

Lower East Side People's Federal Credit Union

37 Avenue B
(at the corner of E. 3rd St.)
New York, NY 10009
Tel: 212-529-8197

Take the F train to 2nd Ave.

EAST HARLEM

Union Settlement Federal Credit Union

237 East 104 Street
(between 2nd & 3rd Ave.)
New York, NY 10029
Tel: 212-828-6061 212-828-6062

Take the 6 train to 103rd St.

WASHINGTON HEIGHTS

Neighborhood Trust Federal Credit Union

Fort Washington Avenue
(between 178th and 179th St.)
New York, NY 10033
Tel: 212-740-0900

Take the A train to 175th St. (George Washington Bridge Terminal), or 1 train to 181st St.

Get in Financial Shape!

With a
Credit Union
Account
is Easy

All credit union deposits are federally insured by
the **National Credit Union Administration**.



This is a publication of the **New York City Financial Network Action Consortium (NYCfNAC)**, a non-profit organization that promotes access to affordable financial services for all residents of New York City.



NEW YORK CITY FINANCIAL NETWORK ACTION CONSORTIUM



With a saving account at a credit union there are many ways to improve your financial situation:



You can:

Here's how:

| | |
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| Save in check-cashing fees | Deposit checks into your account at a teller or through direct deposit |
| Build credit | Apply for a starter loan at rates as low as 8% |
| Improve your finances | Get personalized financial advice |
| Pay for unexpected expenses | Apply for a personal loan at affordable rates |
| Get your taxes done for FREE | Ask a credit union about their free tax preparation services |
| Start your own business | Apply for a Small-Business loan at competitive rates |
| Get ready to buy your first home | Sign up for the Homeownership Program* |

* Services for first-time homeowners vary depending on the credit union.

Anyone can open an account with a community development credit union, regardless of their nationality, immigration status, age or occupation.

You do not have to be a citizen or U.S. resident to open an account. Credit unions accept the following IDs: passport, driver's license, identity card issued by your country, or consular ID.

Persons that are not eligible for a social security number may apply for an Individual Taxpayer Identification Number or Tax ID.

Credit unions offer FREE tax preparation and assistance in applying for the Tax ID.