

NORTHEAST COMMUNITY FEDERAL CREDIT UNION

We Care about You and Your Money

Fall 2006 - For Members and Supporters of NECFU

25th Annual Meeting

This year, the annual meeting and luncheon was held at Original Joe's on August 19th, we were very pleased to see so many familiar faces and old friends in attendance to celebrate 25 years of service to the community.



When the branch at Eddy and Jones was first opened it processed about 40 transactions in its first month. Now the branch regularly averages over 1500 transactions monthly, we are so proud of our growth and position in the community. Deborah Senior presented her new book *If You Don't Like The Feeling, Why Go There?* Her story of survival and strength was uplifting and inspiring to all that were in attendance. Many received raffle prizes and Robert Fowler was presented by the nominating committee and voted onto the board of directors. Thanks to all who attended.

Free Financial Literacy Workshops

Northeast Community FCU is offering two sets of financial literacy workshops in Tenderloin. Come join us to recognize the importance of budgeting, take steps towards financial success, monitor your credit, and improve your bad credit. This is an important step to opening a checking account. Contact any office to sign up for these upcoming sessions.

Tenderloin

11/07 1pm-3pm *How to Do Your Budgeting*
11/09 1pm-3pm *How to Manage Your Credit*

Bank On San Francisco created to address 'unbanked'

San Francisco Mayor Gavin Newsom and Treasurer Cisneros recently unveiled the Bank on San Francisco program to encourage 'unbanked' city residents to open bank accounts. "Over the next two years, we plan to bring 10,000 of the 50,000 unbanked San Francisco families in the financial mainstream so they can begin to save and build assets," Newsom said. "We are the first city in the country to undertake such an initiative." About a dozen city banks have taken part in this program and we are very proud to participate. The program is designed to encourage banks to offer low income families innovative alternatives to high priced check cashers and predatory lenders.

VITA Tax Volunteers Wanted



Northeast Community Federal Credit Union is a proud participant in the VITA Tax program. We provide free tax preparation to low income members of the community. Last year the program was very successful and helped almost 1000 city residents get their refunds. If you are

interested in being a Volunteer tax preparer please let us know before the end of the year so we schedule your IRS training. Space is limited so please let us know soon.

The Holidays are coming, do you need cash?

During the holiday gift season it is very common for many of us to come up a little short of funds. Many resort to using credit cards or worse to get through the season. Before you borrow from that check casher or high rate card give us a call. We are here to serve our members needs with low rate, no fee loans when you need them.

Spotlight on Sixth; The rebirth of a neighborhood.

A community effort to revitalize the area of Sixth Street between Market and Howard has been gaining extraordinary momentum. The positive change in the area was recently noted in an article by the San Francisco Chronicle. Northeast Community Federal Credit Union has announced plans to open a Sixth Street Branch. There are no banks or other institutions in the immediate area. By offering our services to this community we will help to bring sustainable change to the residents. The San Francisco Redevelopment Agency and other community groups have directed an infusion of hope and economic vitality to this area Many local and new businesses are taking advantage of attractive incentives to this rejuvenated corridor.

apiBIS Program



Are you thinking of starting a small business? Our business development specialists are available to help you work through every step of the process. We offer free counseling,

classes and seminars in English, Cantonese and Mandarin. Be a part of these upcoming workshops and you could be our next success story, start making your goals a reality by contacting us today.



11/16/06 – *How to Do Business with the Federal Government: Federal Contract*

01/18/07 – *How to start a Chinese Traditional Healing Business*

02/15/07 – *How to Take Care of Business Taxes*

03/15/07 – *How to Purchase a Business: Traditional and Franchise*

Upcoming Observed Holidays

11/23/05 (Thursday) Thanksgiving Holiday

12/25/05 (Monday) Christmas

01/01/07 (Monday) New Year's Day

Chinatown Main Office:
Tenderloin Branch:
Visitacion Valley:
apiBIS Office:

683 Clay Street, San Francisco, CA 94111
288 Jones Street, San Francisco, CA 94102
29 Leland Ave, San Francisco, CA 94134
683 Clay Street, San Francisco, CA 94111

T: 415/434-0738 Fax: 415/434-0715
T: 415/441-7283 Fax: 415/447-0903
T: 415/333-9966 Fax: 415/333-3663
T: 415/989-0672 Fax: 415/434-0715

東北聯邦信用會

關心您的財務，為您理財

2006 年秋季號 - 信用會會員及支持者通訊

第二十五屆會員年會

今年的午餐年會於八月十九日在 Original Joe's 餐館隆重舉行，我們非常高興地與許多新舊會員同場共慶東北聯邦信用會服務社區二十五年的成就，當初田德隆分行開業時，第一個月總共只有四十筆交易，如今，這個分行平均一個月的交易量已超過一千五百筆，我們的銀行服務在田德隆區已成為不可或缺的社區資源。



作家 Deborah Senior 也參與了這次聚會，並向與會者贈送了她的新著《明知不對，何以爲之？》，她的求生、求強故事對在場的每一個人來說都是一種鼓舞和激勵。許多到會的會員都贏得了抽獎獎項。會員 Robert Fowler 獲得提名委員會提名，並正式被投票通過成爲東北聯邦信用會的董事，我們謹在此向 Fowler 表示最真誠的祝賀，並感謝與會會員的支持。

免費財務講座

東北聯邦信用會計劃在田德隆區舉辦兩場財務講座，歡迎屆時參加，您將獲得許多重要的資訊，包括擬定預算的必要性、實現財務自由的步驟、如何監管及改善您的信用狀況，會場有小吃招待。

11月7日下午1時-3時 如何計劃您的預算

11月9日下午1時-3時 如何管理您的信用

免費報稅服務正在招募義工



東北聯邦信用會每年都爲社區的低收入家庭及會員提供免費報稅服務，上年度，我們的服務非常成功，爲近一千個低收入家庭取得了聯邦、加州及三藩市的退稅，受到了聯邦稅局的讚揚。若您有意成爲我們的義務報稅員，請在年底前與我們聯絡，我們會爲您安排聯邦稅局的報稅訓練，名額有限，請快申請。

“三藩市銀行服務”幫助不能開設銀行賬戶者

三藩市市長紐森及財政官 Cisneros 最近推出了一項名爲“三藩市銀行服務”的計劃，以鼓勵和幫助不能獲得正常銀行服務的三藩市居民開設銀行戶口。“三藩市有五萬個家庭沒有獲得銀行服務，在今後的兩年內，我們計劃爲其中的一萬個家庭辦理銀行戶口，讓他們也能享受到跟主流社會相似的銀行服務。”紐森說：“我們是美國國內第一個發起這項運動的城市。”大約有十二

間本地銀行參與了這項計劃，本計劃的目的是推動銀行界爲不合資格開設常規銀行賬戶而被迫使用昂貴支票兌現服務和受高利貸剝削的低收入家庭提供創新的替代性銀行服務。

節假日消費季節將到，缺錢花嗎？

在節假日期間採購禮物，但爲手頭現金短缺而煩惱，已成爲一個年復一年的普遍現象，許多人都依賴信用卡或更糟糕的融資手段，以致日後陷入財務困境而不能自拔。我們建議您在使用昂貴的支票兌現服務或高利息的信用卡前，先咨詢本會，我們爲會員提供無費用的低息緊急貸款。

六街成爲關注焦點：一個社區的再生

六街夾 Market 與 Howard 街之間的一帶路段一直是三藩市治安、生活的一個黑點，經過多番的社區努力，振興這一地段的運動終於獲得了廣泛關注，“三藩市紀事報”最近發表了一篇有關這一地區的條件得到改善的文章，文中提到東北聯邦信用會決定在這裡開設分行，這一社區目前還沒有任何的銀行、財務機構提供服務，而我們的服務將爲這一帶的居民帶來極大的方便。三藩市重建辦公室及其它社區機構出臺了一系列社區重振計劃，許多商業機構都準備捉住這一機遇，在這裡開設生意。

亞太商業資訊中心的高質服務



由三藩市市長辦公室資助的亞太商業資訊計劃，主要是爲三藩市的低收入居民免費提供小商業方面的技術性援助，服務內容

包括：商業貸款、營銷計劃、公司註冊、日常會計、商務講座，及其它各式各樣的諮詢服務。亞太商業資訊中心每月一次的講座向所有公眾免費開放，這些講座以英文及廣東話進行，如要知道講座的具體時間安排，請致電 415-989-0672 查詢，或瀏覽 www.necfcu.org；以下是四場即將舉辦的講座：

- | | |
|----------|---------------|
| 11/16/06 | 如何與政府做生意：聯邦工程 |
| 01/18/07 | 如何開辦生意：中國傳統療法 |
| 02/15/07 | 如何處理商業稅務 |
| 03/15/07 | 如何購買生意及特許經營權 |

公眾假期休業時間表

- | | |
|-------------|-----|
| 11月23日(星期四) | 感恩節 |
| 12月25日(星期一) | 聖誕節 |
| 01月01日(星期一) | 元旦 |

Chinatown Main Office:

683 Clay Street, San Francisco, CA 94111

T: 415/434-0738 Fax: 415/434-0715

Tenderloin Branch:

288 Jones Street, San Francisco, CA 94102

T: 415/441-7283 Fax: 415/447-0903

Visitation Valley:

29 Leland Ave, San Francisco, CA 94134

T: 415/333-9966 Fax: 415/333-3663

apiBIS Office:

683 Clay Street, San Francisco, CA 94111

T: 415/989-0672 Fax: 415/434-0715