

# NORTHEAST COMMUNITY FEDERAL CREDIT UNION

*"We Care About You and Your Money"*

NEWSLETTER for Members and Supporters of NCFCU – Winter 2006 Edition



## **FREE Tax Preparation!**

### **Fast Refund on Taxes!**

**NCFCU offers Direct Deposit of your Tax Refunds!**

It's tax season again. If you earned less than \$39,000 in 2006, you can get your taxes prepared for **FREE!**

Besides the FREE tax preparation, you may also be eligible for a FAST big cash refund from the Earned Income Tax Credit. You can claim this credit even if you didn't file a tax return last year. Find out if you qualify – it's easy and confidential. Call us at (415) 434-0738 for an appointment. The service will be available by appointment or walk-in when available at:

**Chinatown** – 1042 Grant Ave. 6th Flr.

Saturdays 10 am to 3 pm

Feb. 3 – Mar. 31, 2007.

**AGAPE Community Center** – 378 18<sup>th</sup> Ave.

Tuesdays & Thursdays 6 pm to 8 pm

Feb. 1 – Mar. 29, 2007.

**Tenderloin Branch** – 288 Jones St.

Tuesdays & Thursdays 12 pm – 3 pm;

Feb. 6 – Mar. 29, 2007.

## **Working Families Credit**

The working Families Credit is a direct cash payment available to low-income, working San Francisco families with at least one dependent child. Mayor Gavin Newsom created the Working Families Credit to support and encourage work by supplementing the incomes of low-wage workers, put more money directly into the hands of working families, and supplement the incomes of San Francisco residents who have reached the time limit for welfare benefits.

We can help you apply for the credit at **no cost**.

## **apiBIS Program**



Are you thinking of starting a small business? **apiBIS** is a business assistance program which focuses on the specific language, cultural, and technical needs of Asian and Pacific Islander ethnic owned small businesses. 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 and Cantonese. Be a part of these upcoming workshops and start making your goals a reality.

1/18/07 - *How to start a Chinese traditional healing Business.*

2/15/07 - *How to take care of business Taxes*

3/15/07 - *How to purchase a business: traditional and franchise.*

4/19/07 - *How to start an E-Business*

## **Free Financial Literacy Workshops**

NCFCU is offering various financial literacy workshops at its Tenderloin branch. Through these workshops, you will 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 NCFCU office to sign up for these upcoming sessions.

1/09 and 1/11 1 pm-3 pm

2/13 and 2/15 1 pm-3 pm

3/14 and 3/16 2 pm – 4 pm

## **Update on Sixth Street Branch – ATM Service Coming Soon!**

NCFCU will soon open its Sixth Street Branch on 992 Howard Street – right in the heart of SOMA. NCFCU is the first banking and financial institution in that area. Watch out for its **GRAND OPENING!**

## **Don't Forget NCFCU's 'regulars!'**

- Second Chance Checking
- Fresh Start Loans
- No-fee Emergency Loans
- Payroll Deduction / Direct Deposit

NCFCU accepts deposit from any institution including your payroll deduction and SSI. With **direct deposit**, your fund is deposited directly into your Credit Union account giving you **immediate access** to those funds. Plus, it's also safe and convenient – you won't risk the chance of a check being lost or stolen or have to make a trip to the Credit Union to make a deposit. For Direct Deposit, you need NCFCU's Routing No. 3210-8104-1.

To Direct Deposit your paychecks:

- Ask your employer about Direct Deposit

To Direct Deposit your Social Security or Supplemental Security Income:

- Call 1-800-772-1213 *or*
- Visit your nearest Social Security Office

If you have further questions about direct deposit or any of NCFCU's 'regulars,' please call any branch for more information.

## **Meet NCFCU's New Staff Members:**

- Jessy Yong (Tenderloin Branch)
- Yvonne Yang (Chinatown Branch)
- Iris Jones (VV Branch)
- A New Member to replace financial analyst Brian Ye who left NCFCU last December. We wish Brian best of luck!

**Watch out for the grand opening of NCFCU's Visitacion Valley Branch!**

Chinatown Main Office:

683 Clay Street, San Francisco, CA 94111

Tenderloin Branch:

288 Jones Street, San Francisco, CA 94102

Visitacion Valley:

29 Leland Ave, San Francisco, CA 94134

apiBIS Office:

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