NORTHEAST COMMUNITY FEDERAL CREDIT UNION

"WE CARE ABOUT YOU AND YOUR MONEY"

NEWSLETTER for Members and Supporters of NCFCU – Winter 2007 Edition

HAPPY NEW YEAR!

The Board of Directors, Supervisory and Credit Committees, management and staff of the Northeast Community Federal Credit Union wish you and your family a peaceful and prosperous year in 2008.

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 $42,000 in 2007, 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. 2 – Mar. 30, 2008.

AGAPE/Richmond – 378 18th Ave.
Tuesdays & Thursdays 6 pm to 8 pm
Feb. 5 – Mar. 27, 2008.

Tenderloin Branch – 288 Jones St.
Tuesdays & Thursdays 12 pm – 3 pm;
Feb. 5 – Mar. 27, 2008.

HOLIDAY SCHEDULE

All Northeast Community Credit Union offices will be closed:

Monday, January 21 – ***Martin Luther King, Jr. Day***
Monday February 18 – ***Presidents Day***

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! All workshops are held at 17 Walter U. Lam Place, SF from 2-4 pm.

1/19/08 (Sat.) - *How to Take Care of Business Taxes: IRS and Bookkeeping.*
2/16/08 (Sat.) – *Understanding Business Tax: Registration Tax Personal Property Tax Assessment*
3/15/08 (Sat.) – *How to Start or Purchase a Business*
4/19/08 (Sat.) – *How to Start Business: Flea Market, Street Vendor*

SECOND CHANCE CHECKING WITH NCFCU

Are you on ChexSystem? Northeast offers a **Second Chance** to open a checking account. It's simple! You only need to attend 2 financial literacy workshops: on budgeting and credit. Please contact any Northeast office to sign up for these upcoming workshops:

Feb. 13 (Wed.) & 15 (Fri.), 2008; 1-3 pm
March 12 (Wed.) & 14 (Fri.), 2008; 1-3 pm

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
Visitacion Valley Branch:	29 Leland Avenue, 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

LONG TERM CARE SEMINAR AT NCFCU

Northeast is sponsoring a Long Term Outreach & Education Program on March 29, 2008 (Saturday; 2-4 pm) at 1318 Stockton St. San Francisco, CA The longer we live, the higher the possibility of needing long term care!

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