

Spruce Up Your Backyard This Summer

See how the equity in your home can make it happen!

If you've been dreaming of installing a pool, a larger deck, improved landscaping or any other improvement, a home equity loan from Qside can be the answer.

We offer:



① Fixed-Rate Home Equity Loans

Get all the money you need at once, and lock in a low fixed-rate at the same time.

Features:

- Fixed-rates as low as 4.25% APR*
- Funds are lent at once, in one lump sum
- Refinancing available
- Borrowing limits based on your individual creditworthiness
- Customize your repayment schedule with terms of up to 15 years
- Pre-set monthly payments for the entire term of your loan
- Pre-pay your balance without penalty
- Interest may be tax deductible (check with your tax advisor)
- Pre-Approval available – just begin the application process indicating the dollar amount you want to borrow
- Credit Life and Disability Insurance available

② Home Equity Line of Credit (HELOC)

With this revolving HELOC, you can borrow a little or a lot – as often as you want.

Features:

- Variable-rate line of credit currently at 5.0% APR*
- Borrowing limits based on your individual creditworthiness
- Flexibility – borrow funds only as you need them
- Serves as a safety net for unexpected expenses
- Only pay interest on what you actually spend
- 10-year access period
- Customize your repayment schedule with terms of up to 15 years
- Pre-pay your balance without penalty
- Interest may be tax deductible (check with your tax advisor)
- Credit Life and Disability Insurance available

**APR = Annual Percentage Rate. Displayed rates are current at the time of this writing; rates subject to change without notice.*

LEARN MORE AND APPLY AT: www.QsideFCU.org/home-equity

HOLIDAY HOURS

| | | |
|------------------------|---------------------------------|--------|
| Independence Day | Monday, July 4, 2022 | CLOSED |
| Labor Day | Monday, September 5, 2022 | CLOSED |
| Columbus Day | Monday, October 10, 2022 | CLOSED |

Qside Federal Credit Union
211-31 Jamaica Avenue
Queens Village, NY 11428

www.QsideFCU.org
Email: Info@QsideFCU.org
Phone: (718) 353-1300
Fax: (718) 353-5399

BRANCH HOURS:

Mon., Tues., Thurs., Fri.
9:00 AM – 5:00 PM

Wednesday
11:00 AM – 7:00 PM

BOARD OF DIRECTORS:

Jerry Waters, Chair
David Diamond, Secretary
Shawn Mackey, Treasurer
Monica Reid, Director
Robert Damato, Director
Russell Bramwell, Director
Garrett Waters, Director

SUPERVISORY COMMITTEE:

Sonia Walkes, Chair
Beverley Guntley-Mackey
Oswald Brown
Steven Seeley
Irvin Jones

Rate Update

The Annual Percentage Rate for a Qside FCU EquiFlex Home Equity Line of Credit is 5.00% for the third quarter of 2022.

Rate Effective 07/01/2022

Vacation Loans

Make More Summer Memories!

Borrow up to \$5,000 to book a vacation, update your summer wardrobe or more with a Vacation Loan from Qside FCU.

Vacation Loans are only available until Wednesday, August 31st so get started today. To apply or for more information, visit:

QsideFCU.org/holiday-vacation-loans.



Travel Scams: Avoid These Common Cons

Vacation Rental Con – These offer amazingly low fees for rental properties...that don't exist. The "owner" will want payment upfront and tell you to act quickly before another vacationer gets it. Instead, consider using a service that verifies properties and owners, like Airbnb or VRBO.

"Free" Vacation – If you "win" a free vacation, especially if you didn't enter a contest, walk away. If not, you'll be charged for many undisclosed fees like air transportation to the port, port charges, taxes, and tips.



Hotel Scams – When at the hotel, be wary of calls from the "front desk" asking you to re-verify your credit card number. Also, if you use the free wi-fi in the hotel, avoid doing any online banking. If you must access any personal accounts online, use a secure, private network or a VPN.

Third-Party Booking Site Scam – If you use a 3rd-party to book your hotel or airfare, make sure it's a legitimate company, like Orbitz and Expedia. Scam sites will call you after you pay with a credit card, asking you to verify your name, banking information and other personal details. Legitimate companies never do this.

Protect yourself with these tips:

- 1** Look for reviews and references.
- 2** Pay only with a credit card.
- 3** Be suspicious of an offer that is "too good to be true."
- 4** Check the company's social media links to see if people have left complaints.

Products and Services:

DEPOSIT ACCOUNTS:

- Savings
- Free Checking
- Money Market
- IRAs
- CDs
- Holiday Savings
- Vacation Savings

LOANS:

- Home Equity
- Mortgage
- Auto
- Boat, Motorcycle, RV
- Signature
- Secured
- Holiday
- Vacation

CARDS:

- MasterCard Credit Cards
- Visa ATM/Debit Cards
- Visa Gift Cards

SERVICES:

- Advisory Services
- Mobile App
- CardNav Credit Card App
- Online Banking
- Bill Pay
- 5,000+ Shared Branches
- 30,000+ ATMs
- Telephone Banking
- E-Statements
- Direct Deposit
- Payroll Deduction
- Wire Transfers
- Family Membership

