

# EXTRA

Fall 2014



# NoHo Now Open!



**Stop In  
or Give Us  
a Call!**



## Holiday Closings

Tuesday, November 4 Election Day 802 Closed	Wednesday, December 24 Christmas Eve 802 Closed NoHo Closes at 12:30
Tuesday, November 11 Veterans Day All Closed	Thursday, December 25 Christmas Day All Closed
Wednesday, November 26 NoHo Closes at 12:30	Wednesday, December 31 802 Closed All Others Close at 12:30
Thursday, November 27 Thanksgiving Day All Closed	Thursday, January 1 New Year's Day All Closed
Friday, November 28 802 & NoHo Closed	

## Pay for Your Purchases with Your iPhone or Droid!

Have you heard the news? The newest iPhone, re-released earlier this year, has a new technology: Near Field Communication. NFC allows you to pay for your purchases by swiping your phone against the keypad at checkout.

If you link your ActorCash Debit Card or your VISA Platinum card, you'll earn Rewards Points while you enjoy the ease of swiping away! Add to that the great

interest rate on our platinum cards and you'll have a combination that's hard to beat.

And there's another bonus that no bank can match: When you use one of our cards with your smartphone, you generate income for yourself and other members. That income pays you interest on savings and makes loans possible for you and other credit union members. Win-win!

When you're shopping this holiday season, save where you can!

Our VISA Platinum Cards are the perfect shopping companion



"Platinum Preferred" Intro Rate: 2.9%  
8.9% Thereafter

Checked On  
Your Investments  
This Year?

Whether you're young or not so young, investing for your future is always a good idea. As we enter the last quarter of 2014, now is the perfect time to review your investment options for this year and get a head start on the next.

Choose from:  
IRAs: Traditional and Roth  
401k Rollovers  
Annuities  
Life Insurance  
Mutual Funds

To help you consider your choices, Gary Ginsberg of Royal Alliance Associates, Inc., FINRA/SIPC, is available to aid you in making the decisions that will be best for you.

If you've got questions, call Gary for a free consultation at 212.869.8926, ext. 315.

## EMV Chip Coming to ActorsFCU Debit and Credit Cards

### What is EMV?

EMV chip technology is becoming the global standard for credit card and debit card payments. Named after its original developers (Europay, MasterCard® and Visa®), this smart chip technology features payment instruments (cards, mobile phones, etc.) with embedded microprocessor chips that store and protect cardholder data. This standard has many names worldwide and may also be referred to as "chip and PIN" or "chip and signature."

### What is chip technology?

Chip cards will replace our current credit and debit cards and will be embedded with a micro computer chip. Some transactions may require a PIN instead of a signature to complete the transaction process.

### What makes EMV different from the traditional magnetic stripe card?

EMV is the most recent advancement in a global initiative to combat fraud and protect sensitive payment data in the card-present environment. A cardholder's confidential data is more secure on a chip-enabled payment card than on a magnetic stripe card, as the former supports dynamic authentication, while the latter does not (the data is static). Consequently, data from a traditional magstripe card can be easily copied (skimmed) with a simple and inexpensive card-reading device – enabling criminals to reproduce counterfeit cards. Chip (EMV) technology is effective in combating counterfeit fraud with its dynamic authentication capabilities.

As the U.S. converts to this new technology, ActorsFCU's cards and our members will be ready.