

**OCTOBER 2011**

A QUARTERLY PUBLICATION  
FOR MEMBERS OF NCFCU



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## Financial Education Seminar

**Thursday, October 20 at the NCFCU Main Office from 5 p.m. to 5:45 p.m.** For anyone who wants to better understand credit. Learn what credit scores are and why they are important, tips on improving your score, and responsible financial and credit card habits. Registration required by calling 717-774-7706x201.

## Request for Board Members

Three, 3-year-term Board positions are available. Board members provide strategy, help make decisions about policies and services, and attend monthly meetings. Interested parties should submit a resume to NCFCU, Attn: Board Candidate Search, P.O. Box 658, New Cumberland, PA 17070-0658 by Dec. 1, 2011. Candidates will be announced in the January 2012 newsletter.

## Visa Gift Cards

Holidays are fast approaching and finding the perfect gift can be hard. NCFCU has Visa Gift Cards available—great gifts for the upcoming holiday, birthdays, graduation, and weddings. Contact any of our offices for more details.

## Holiday Closings

NCFCU will be closed to observe the following holidays:

- ◆ **Monday, October 10**  
Columbus Day
- ◆ **Friday, November 11**  
Veterans' Day
- ◆ **Thursday, November 24**  
Thanksgiving
- ◆ **Monday, December 26**  
Christmas Holiday
- ◆ **Monday, January 2**  
New Year's Holiday

For 24/7 access, use PAM Voice Service, Online Banking, and/or ATM STAR Network. Visit [ncfcuonline.org](http://ncfcuonline.org) for 4,000+ non-surcharging ATM locations.

# Member News

[www.ncfcuonline.org](http://www.ncfcuonline.org)



## NCFCU is Your Home for Mortgages!

Good News! New Cumberland Federal Credit Union is now a full-service mortgage provider! Whether you're a first time home-buyer, or looking to refinance your existing mortgage, you can count on the knowledgeable staff at NCFCU to find the best mortgage for you. We offer a variety of different mortgages with great rates and easy plans. You can also receive a pre-approval, which assists you in determining the house you can afford and puts you ahead of the competition. For more information on mortgages, call 717-774-7706. Mortgage rates are updated daily, Monday through Friday, and can be accessed by logging on to [www.NCFCUonline.org](http://www.NCFCUonline.org) and clicking on the "Mortgage Rates and Information" button.

## Win Tickets to Super Bowl XLVI AND TAKE 10 FRIENDS!

Use your NCFCU VISA card between September 8 and December 27, 2011, and you will be automatically entered for a chance to go to Super Bowl XLVI with 10 friends.

### The Grand Prize includes:

- Trip for winner and 10 friends
- Airfare to Indianapolis
- 5 days, 4 nights hotel accommodations
- Transportation to and from the event
- \$100 prepaid Visa cards for the winner and his or her guests

**If you do not have an NCFCU Credit Card, see benefits below and apply today!**

## VISA Classic 12.90%, Gold 9.90% and Platinum 6.90%!

The type of card and credit limit will be established based on income, employment and credit report at the time the application is reviewed. **All cards have:**

- No Annual Fee
- No Transaction Fees
- No Cash Advance Fees
- **No Balance Transfer Fees\***
- 25-day Interest-Free Grace Period
- \$250,000 Free Travel/Accident Insurance
- 90-Day Product Protection
- Identity Theft Insurance \$1,000 & Assistance
- Payment Card Registration

VISA Gold and Platinum have additional benefits such as extended warranty and much more!

Check out the interest and benefits of the card you are currently carrying. If you have a high-interest Discover, Optima, MasterCard, VISA, or other credit or retail charge card with another financial institution or credit card company, **transfer your credit card balances\*** and save instantly! Use the application at right, apply online, or stop by any of our offices..

## IMPORTANT INFORMATION About Your ATM/Visa Debit Card

- Expect your card delivered to the primary address listed on your account within 7 to 10 days.
- Activate the card by following the directions on the label attached to the card. When activating the card, if you are requested to key the last four digits of your social security number, use social security number of the primary member.
- You will receive a pin mailer 2 to 3 days after the card. If you wish to change the pin from the assigned number to a different number, follow the directions included on the mailer. Note: NCFCU staff *does not* have access to your pin number or the reference number listed on the pin mailer.

## NCFCU VISA Credit Card Application

Applicant Last Name		Applicant First Name	
SSN	Date of Birth	Driver's License No. & State	
Address			
Years There	Own/Rent	Pmt. Amt.	Home Phone
Previous Address (If less than two years at present address)			
Years There	Own/Rent	No. of Dependents	
Present Employer			
Employer's Address			
Position	Date Hired	Work Phone	
Monthly Salary		Other Income	
<input type="checkbox"/> Gross <input type="checkbox"/> Net	<input type="checkbox"/> Gross <input type="checkbox"/> Net		
NCFCU Account No.		Credit Limit Requested	
<small>This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We also authorize NCFCU to verify or obtain further information NCFCU may deem necessary concerning my/our credit standing if this application is approved and a Visa Credit Card(s) is issued. The undersigned applicant(s) by signing, using, or permitting another to use the Visa Credit Card(s) agree(s) that the applicants will be bound by the terms and conditions of the cardholder agreement accompanying the Visa Credit Card(s) and all amendments.</small>			
Applicant's Signature		Date	

## Balance Transfer Authorization Form

Optional. Complete this form and return it to NCFCU. We'll take care of the rest. Help us process your transfer request faster by completing the following information, listing the most important transfer first.

<b>Creditor #1</b>	
Payment Address	
Account No.	Exact Balance
<b>Creditor #2</b>	
Payment Address	
Account No.	Exact Balance
<small>Please attach any additional required information. By signing below, I authorize New Cumberland Federal Credit Union to perform a cash advance on my approved NCFCU Visa Credit Card in the amount(s) listed above. I understand that NCFCU will advise me when payment is mailed or if you are unable to process my payment request for any reason. In addition, NCFCU will not be responsible for any charges billed to me for the account(s) indicated above.</small>	
Applicant's Signature	Date
Print Name	Member Account Number

# DEBT PROTECTION:

## *Real Protection for Real-Life Events*

Debt Protection eases your loan payments, protects your family, and safeguards your credit rating. It can relieve financial stress and worry when life takes an unexpected turn.

A loan is protected according to the terms of the contract if you are enrolled for the specified program protection and you have paid the applicable program fee.

### LOSS OF LIFE

#### **If you die:**

- Before you reach age 70, we will cancel 100% of your protected balance as of the date of death, up to a maximum of \$100,000.
- After you reach age 70, we will cancel 25% of your protected balance as of the date of death, up to a maximum of \$25,000.

### DISABILITY

#### **Disability means that you are:**

- Unable to engage in the significant duties of your occupation for at least 14 consecutive days; and
- Under the regular care and treatment of a physician; and
- Not working at any job, or combination of jobs, paying you an income equal to or exceeding 80% of the wages you were earning from your full time employment immediately preceding the date you became disabled.

#### **After you have been disabled for 12 months, the definition of Disability changes and means that you are:**

- Unable to engage in the significant duties of any occupation for which you are reasonably qualified by training, education and experience; and
- Under the regular care and treatment of a physician.

#### **If you are employed full time when you become disabled, we will cancel the daily payment for each day that you are disabled:**

- Beginning with the 1st day of Disability; and
- For the next 36 months or until the entire protected balance is canceled, but not more than \$36,000 per period of Disability.

### INVOLUNTARY UNEMPLOYMENT

Involuntary Unemployment means that for at least 14 consecutive days you are not working at any job, or any combination of jobs for 25 hours or more per week and that you are actively seeking full time employment. Involuntary Unemployment includes honorable discharge from active duty service by the U.S. Armed Forces.

#### **If you are employed full time when you become Involuntarily Unemployed, we will cancel the daily payment for each day that you are Involuntarily Unemployed:**

- Beginning with the first day of Involuntary Unemployed, or the first day after any severance pay has ceased, whichever comes later; and
- For the next six months or until the entire protected balance has been canceled, but not more than \$3,000 per period of Involuntary Unemployment.

Other provisions apply. For more details, stop by or call NCFCU's Loan Department at (717) 774-7706.

## C E L E B R A T E International Credit Union Day!

Join us on **Thursday, October 20**, as credit unions in your community and worldwide come together to celebrate International Credit Union Day

and the role that they play in improving the communities they serve. The theme of the event, "Credit Unions Build a Better World," encapsulates what has long been credit unions' principle mission—creating value through member service.



In an era that continuously poses economic and financial challenges for people around the world, this theme honors the principle of putting people before profits. It's the goal of all credit unions to offer access to affordable financial services to all their members and provide even the most financially disadvantaged the tools and the opportunity to be financially self-sufficient.

Stellar member service and democratic control are just some of the many benefits of being a credit union member. Credit unions are founded on community service, a principle that has distinguished them for more than 150 years.

This International Credit Union Day, we hope everyone will join us in celebrating the credit union difference, our proud cooperative heritage and the wonderful opportunities credit unions offer members every day.

## NCFCU's Student Choice Loans HELP FILL FINANCIAL AID GAP

With zero origination fees, lower interest rates, and flexible repayment options, it's easy to see why our private student loan solution is a better way to pay for college. Whether you're a student yourself or the parent of a student, NCFCU is here to help.

NCFCU is able to offer more competitive student loan options *and* save you money. Student loans are a long-term relationship and it is important to choose a lender carefully. Be sure you read the fine print and compare fees, terms and repayment options (not just rates) when comparing student loans.

Remember, NCFCU's goal is not just to help you fund a college education, but to become your financial partner for life. For more information about our Student Choice loan program and to apply, visit [www.ncfcuonline.studentchoice.org](http://www.ncfcuonline.studentchoice.org) or call our 24/7 call center at 866-825-6452.

To view a free archived webinar, "College Financing 101: Understanding Your Award Letter," please visit our website [www.ncfcuonline.org](http://www.ncfcuonline.org) and click on the link under *College Funding Webinar Archive*.

# Change of Address/Name

When you have a change of address, in order to ensure that your statements and correspondence will continue getting to you in a timely fashion, please notify us in any of the following ways:

- ◆ Send notification with your signature to the credit union,
- ◆ Stop by any of our offices to complete the change of address form,
- ◆ Change via NCFCU on-line banking.

When there is a name change you will need to complete a new signature card as well as supply a copy of the name change document.

## Tell Me More!

**NCFCU has so much to offer you!**

If you are interested in any of the products or services below, please check the appropriate box(es) and return the form to the credit union.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_ PHONE NUMBER \_\_\_\_\_

EMAIL \_\_\_\_\_

I no longer want to receive a paper statement, please sign me up for E-Statements.

SIGNATURE \_\_\_\_\_

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Checking Accounts       | <input type="checkbox"/> Money Market Accounts    | <input type="checkbox"/> Share Secured Loans      |
| <input type="checkbox"/> Club Accounts           | <input type="checkbox"/> Online Banking           | <input type="checkbox"/> STAR ATM/Visa Debit Card |
| <input type="checkbox"/> Direct Deposit          | <input type="checkbox"/> PAM Voice Response       | <input type="checkbox"/> Vehicle Loans            |
| <input type="checkbox"/> Payroll Deduction       | <input type="checkbox"/> Personal/Signature Loans | <input type="checkbox"/> Visa Credit Card         |
| <input type="checkbox"/> Electronic Bill Payment | <input type="checkbox"/> PHEAA Student Loans      | <input type="checkbox"/> Other _____              |
| <input type="checkbox"/> Home Equity Loans       | <input type="checkbox"/> Savings Accounts         | _____   |
| <input type="checkbox"/> IRAs                    | <input type="checkbox"/> Share Certificates       | _____   |

Use separate sheet if necessary. Answers to requests will be addressed individually or published in the NCFCU newsletter if determined to be beneficial to the membership-at-large. NCFCU does not endorse the products or services of vendors listed herein. But, these services are offered as money saving opportunities for you!

**Return to:**  
Marketing Department  
New Cumberland Federal Credit Union  
P.O. Box 658  
New Cumberland, PA 17070-0658

## NCFCU Loan Rates Effective September 22, 2011 • Subject to change without prior notice.

### Vehicle Loan Rates

**New & Used Vehicles/Cycles (model years 2008–2011)** – Up to 100% financing. Sticker price PLUS tags, taxes, and warranty.

TERMS	APR
1 - 60 months	2.75%***
61 - 72 months	3.24%***
73 - 84 months*	4.00%***

\*Loan request must be over \$20,000.

**Used Vehicles/Cycles (model years 2004–2007)** – 100% of NADA Book, Retail Value.

TERMS	APR
1 - 60 months	3.90%***
61 - 72 months*	5.24%***
73 - 84 months*	6.74%***

\*Loan request must be over \$15,000.

**Used Vehicles/Cycles over 7 years old\*** – 100% of NADA Book, High Retail Value.

TERMS	APR
1 - 60 months	7.50%***

\*Loan request must be over \$5,000.

**Other Secured** – Includes new RVs and new boats. APR 6.75%\*\*\*

### Visa Credit Card

Fixed APR 6.90% to 12.90%

### Home Equity Loan Rates

**Home Equity Fixed Rate** –

85% financing loan to value.\*\*

TERMS	APR
Up to 60 months, \$10,000.01 and over	3.49%***
Up to 60 months, \$10,000.00 or less	3.74%***
61 - 120 months	3.99%***
121 - 180 months	4.49%***

**Home Equity Variable Rate** –

75% financing loan to value.\*\*

Rates adjust quarterly. Max. rate is 18% APR; min. rate is 6.00% APR.

### Personal Loan Rates

**Signature Loans**

TERMS	APR
Up to 60 Months (Longer terms available.)	10.40%***
Line of Credit	10.40%***

All Loan Rates are subject to change without prior notice. Rate could be higher depending on credit. \*\*\*All rates reflect Member Rewards except VISA and Home Equity LOC. Check with the Loan Department for specific information relative to your request.

\*\*Loan to value is appraised value less first mortgage.



NEW CUMBERLAND FEDERAL CREDIT UNION

Your Community Credit Union

## Office Locations

### MAIN OFFICE

345 Lewisberry Road, P.O. Box 658  
New Cumberland, PA 17070  
Phone: 717-774-7706 Fax: 717-774-7996  
Toll Free: 800-716-2328

*Drive-up Window, Drive-up ATM, and Night Deposit Drop Box, Notary Service\**

### Hours

Monday, Tuesday . . . 8:00 a.m. – 4:30 p.m.  
Wednesday . . . . . 9:00 a.m. – 4:30 p.m.  
Thursday, Friday . . . 8:00 a.m. – 6:00 p.m.  
Saturday . . . . . 8:30 a.m. – 1:00 p.m.

### DEFENSE DISTRIBUTION CENTER

Building 54-3, New Cumberland, PA 17070  
Phone: 717-774-4634 Fax: 717-774-8108

*Drive-up ATM off Mission Drive, Notary Service\**

### Hours

Monday, Tuesday . . . 7:30 a.m. – 3:30 p.m.  
Wednesday . . . . . 9:30 a.m. – 3:30 p.m.  
Thursday, Friday . . . 7:30 a.m. – 3:30 p.m.

### DEFENSE DISTRIBUTION CENTER – EDC FACILITY

Room 123, New Cumberland, PA 17070  
Phone: 717-774-7999 Fax: 717-774-7998

### Hours

Monday . . . . . 7:30 a.m. – 3:30 p.m.  
Tuesday . . . . . 7:30 a.m. – 3:30 p.m.  
Wednesday . . . . . 9:30 a.m. – 3:30 p.m.  
Thursday . . . . . 7:30 a.m. – 3:30 p.m.  
Friday . . . . . 6:30 a.m. – 3:30 p.m.

### FORT INDIANTOWN GAP

Building 9-121, Iland Avenue  
Annville, PA 17003

Phone: 717-865-6641 Fax: 717-865-3262

*Night Deposit Drop Box, Drive-up ATM, Notary Service\**

### Hours

Monday, Tuesday . . . 8:30 a.m. – 3:30 p.m.  
Wednesday . . . . . 10:00 a.m. – 3:30 p.m.  
Thursday . . . . . 8:30 a.m. – 4:00 p.m.  
Friday . . . . . 8:30 a.m. – 6:00 p.m.

### YORK

200 Memory Lane, York, PA 17402  
Phone: 717-757-1964 Fax: 717-755-7603

*Drive-up Window, Drive-up ATM, and Night Deposit Drop Box, Notary Service\**

### Hours

Monday, Tuesday . . . 8:00 a.m. – 4:30 p.m.  
Wednesday . . . . . 10:00 a.m. – 4:30 p.m.  
Thursday, Friday . . . 8:00 a.m. – 6:00 p.m.  
Saturday . . . . . 8:30 a.m. – 1:00 p.m.

### MECHANICSBURG

6692 Carlisle Pike, Mechanicsburg, PA 17050  
Phone: 717-591-0325 Fax 717-591-0327

*Drive-up Window, Drive-up ATM, and Night Deposit Drop Box, Notary Service\**

### Hours

Monday, Tuesday . . . 8:00 a.m. – 4:30 p.m.  
Wednesday . . . . . 10:00 a.m. – 4:30 p.m.  
Thursday, Friday . . . 8:00 a.m. – 6:00 p.m.  
Saturday . . . . . 8:30 a.m. – 1:00 p.m.

\*Notary Service free to Members. Please call ahead to insure notary associate is available.

## Member Services

### PAM Voice Response:

717-774-5731 or 800-706-2328

**VISA ATM/Debit Cards:** 800-472-3272

**Visa Credit Cards:** 800-237-6211

**Web Site and Online Banking:**

www.ncfcuonline.org

(Add to your browser "Favorites.")

