

**JANUARY 2012**

A QUARTERLY PUBLICATION  
FOR MEMBERS OF NCFCU



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## Happy New Year!

NCFCU Board of Directors and Staff sincerely wish you and your family a healthy, happy, and prosperous New Year! We look forward to serving you in 2012.

## Youth Seminar

Young adults, join us on Thursday, January 26 from 5 to 6 p.m. at the main office in New Cumberland for **Identity Theft 101: Take Steps to Protect Your Future**. Registration required by calling 717-774-7706 X 201 by January 19.

## It's Tax Refund Time!

When you're ready to file your taxes, Direct Deposit your refund to your Share Savings or Share Draft account. It's convenient, faster, and safer than receiving a check by mail. You'll need our nine-digit ABA routing transit number (2313-8255-5) and your NCFCU account number. Please note, the name shown on the refund must match a name on the account. If names don't match, refunds are returned to the IRS.

NCFCU only reports to the IRS, accounts that receive \$10.00 or more in dividends. Your tax 1099 form is the last page of your December 2011 statement.

## Paying a High-Interest VISA Rate?

See page 2.

## Holiday Closings

NCFCU will be closed to observe the following holidays:

- ◆ **Monday, January 16**  
Martin Luther King, Jr. Day
- ◆ **Monday, February 20**  
Presidents' Day

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)



## Refinance & \$ave!

Reduce your loan rate 1% from your current loan rate elsewhere or NCFCU's rate—whichever is lower!

We'll match the remaining terms of your existing contract up to a maximum of 15 years. The actual interest rate received will reflect individual circumstances.

### FLOOR RATES

**1.99%** ... up to 60 months (5 years)

**3.50%** ... 61 to 120 months (10 years)

**4.25%** ... 121 to 180 months (15 years)

NCFCU loans are excluded. Credit Cards, Student Loans & variable Home Equity or Personal Lines of Credit are excluded from this Promotion.

\*APR = Annual Percentage Rate. New Car, Used Car & VISA rates could be higher depending on credit. Refinancing is from another financial institution to NCFCU. Certain conditions or restrictions apply. ALL rates subject to change without notice. Call or stop by to talk with a Loan Officer to see what rate you qualify for. Spread the word about these outstanding rates! We look forward to serving you! Equal Opportunity Lender. Equal Housing Lender.

## U.S. Savings Bond Notice

After December 31, 2011, Financial Institutions will no longer be selling U.S. Savings Bonds. If you want to buy Savings Bonds after this date you will need to purchase them electronically through TreasuryDirect, a web-based program offered by Treasury's Bureau of Public Debt.

[www.TreasuryDirect.gov](http://www.TreasuryDirect.gov)

## Start the Year Off Right—Pay Off Those High-balance Credit Cards!

Put your DEBT on a DIET—transfer your high-interest credit card balances to our low-interest credit card. With rates as low as 6.9% and no balance transfer fees, you can consolidate your credit cards and start saving for your summer vacation. Simply fill out the form below and drop off or mail it to any NCFCU branch.

### 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		

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.

Applicant's Signature	Date
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### 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

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.

Applicant's Signature	Date
Print Name	Member Account Number

## IRA Savings

NCFCU offers several Individual Retirement Accounts (IRAs), including Traditional and Roth IRA Savings Accounts, and Traditional and Roth IRA Share Certificate IRAs.

Anyone can contribute as long as you have earned compensation. With a traditional IRA, you must be under age 70½. They offer tax-deferred earnings and the possibility for tax-deductible contributions. With a Roth, there is no age limit. Tax benefits on contributions are non-deductible, but qualified distributions are tax-free as long as the account is open for five years.

Spousal contribution rules allow a married individual with little or no earned income to establish a Traditional/Roth IRA. A married person who files a joint federal income tax return can treat the couple's joint compensation as their own.

You have until April 17, 2012 to make your 2011 contribution. Contribution limits for 2011 and 2012 are the same—\$5,000 under age 50 and \$6,000 for age 50 and over.

A Coverdale Education Savings account can also help you start saving early for the high cost of higher education. Contributions of \$2,000 per year can be made for each child by anyone meeting income limits. Contributions are non-tax deductible, but withdrawals are tax free, if used for qualified education expense.

Consult your tax advisor to determine your specific needs, then come to NCFCU. We look forward to serving you!

## What is Student Financial Aid?

Student financial aid is money you're granted to help pay for your college education. These funds come from government and private sources including grants, scholarships, federal and private student loans and more.

To determine what your financial aid eligibility is, the federal government and the college or university will compare your Expected Family Contribution (EFC) to the school's Cost of Attendance (COA), the entire cost of your schooling for a given period. The difference between these two figures is the amount of financial aid you require. Most of the time, your need will not be met, which leaves you with a certain amount of a funding gap.

After exhausting all scholarships, grants and lower cost financial aid, NCFCU is able to help fill the funding gap for your college education. We offer Student Choice loans to students who still need funds for college. **For information or to apply for a New Cumberland Federal Credit Union Student Loan, please visit our student lending center at [www.ncfcuonline.studentchoice.org](http://www.ncfcuonline.studentchoice.org).**

## Introducing ... CheckFolio!

Your next check order will look different when it arrives in your mailbox. We're excited to bring you **CheckFolio**, and innovative new way to receive, store, and use personal checks. Multiple checkbooks are neatly aligned in a compact folio for convenient use and storage. CheckFolio is designed to help you stay organized and secure your identity. Plus, CheckFolio protects the environment by using less material and creating less waste.

## KidsC♥re Family Expo

The 7th Annual KidsC♥re Family Expo will be held Saturday, March 10, 2012 at the Zembo Auditorium, 2801 North 3rd Street, Harrisburg, PA from 9:00 a.m. to 2:00 p.m. All proceeds raised go to benefit "The Children" at Shriners Hospitals. The event is being coordinated by the New Cumberland Federal Credit Union.

This is a great FREE event for parents and grandparents alike, as the KidsC♥re Family Expo is all about children helping children. Exhibitors provide activities to bring out children's creativity, and the crafts they make will be passed along to "The Children." Children are encouraged to save their pennies and bring them along for the special penny jar that will also be given to "The Children."

Children can expect awesome entertainment and workshops provided Steven Courtney, children's singer, juggler, and magician as well as workshops where they can learn to juggle and do magic. Plus, take part in the CHIP ID program for children. Excitement will fill the day with costumed characters, Shriner's clowns, face painting, and much more!

Children attending will receive a free hot dog and drink. Mark your calendar and bring the children/grandchildren!

## Meet the Candidates

NCFCU has three board positions available and following are the biographies of the candidates running for the three positions. Members can vote for their preferred candidates at the Annual Membership Meeting on April 14, 2012. Please use the registration form in this newsletter when making your reservation to attend.



**Gerald Clemens, Incumbent**, has over 45 years experience in Distribution, Logistics, and Supply Chain Management in both the private and government sectors. His experience includes progressive management responsibilities and key staff assignments as well as tours of duty in Vietnam as a combat medic and as a Senior Logistician in the Gulf I War. He retired from the Federal Government in 2004 after 32 years of service. He has been working for SAIC for the last seven years and is currently assigned to the Joint Logistics Integration Team serving the DOD Joint Program Office for the Mine Resistant Ambush Protection Program (JPO MRAP). The MRAP vehicles continue to save lives in both the transition to peace in Iraq (OND) and the continuing war in Afghanistan (OEF).

Mr. Clemens is a graduate of Elizabethtown College and holds a B.S. in Business Management. He is married with three children and resides in Valley Green with his wife, Jane. He has been a member of NCFCU since 1965 and has served on the Board of Directors for more than 25 years.



**Kevin M. Cicak, Incumbent**, is recently retired from Teamsters Local 776 where he served for over 30 years as an officer and business agent. He also served as a member of the board of directors for the Pennsylvania Conference of Teamsters and the Central Pennsylvania Teamsters Health & Welfare and Pension Funds.

Mr. Cicak is a proud member in good standing of the New Cumberland Federal Credit Union since 1988 and a current member of our board of directors since 2004. He has been married for 38 years, with three children (all credit union members) and four grandchildren.

"Serving my fellow members of the credit union has been an honor and I look forward to continuing to represent you on the board of directors."



**William J. Koons, Incumbent**, lives in Mechanicsburg and has approximately 35 years experience in the Banking and Mortgage Finance Industry. He was the founding President and Board Member of the Cumberland Valley Habitat for Humanity and served on the fund raising and Site Selection Committees. He has served on the Board of Trustees of PHI/Presbyterian Homes, Cumberland County Economic Development Agency and Affordable Housing Trust Fund.

He has been a member of New Cumberland Federal Credit Union since April 2005 and currently serves on the Supervisory and Building and Grounds, and was on the Nominating Committee. Mr. Koons is currently Secretary of the NCFCU Board.

## Please Join Us! NCFCU's Annual Membership Meeting and Breakfast

All members are invited to join us on **Saturday, April 14, 2012** at NCFCU's 60th Annual Membership Meeting. For just \$5, you'll enjoy an all-you-can-eat breakfast buffet, sit in on a brief business meeting, and elect three Board of Directors. Registration begins at 8:30 a.m. with a breakfast to follow at 9:00 a.m. The event will be held at the New Cumberland Holiday Inn, 148 Sheraton Drive, New Cumberland, PA.

### 2012 ANNUAL MEMBERSHIP MEETING REGISTRATION FORM

Please reserve \_\_\_\_\_ places for me at the NCFCU Annual Membership Meeting and All-You-Can-Eat Breakfast Buffet. Enclosed is \$ \_\_\_\_\_ (\$5 per member).

NAME \_\_\_\_\_

GUEST'S NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

DAYTIME PHONE NUMBER \_\_\_\_\_

- Check enclosed, made payable to NCFCU  
 Transfer money from my account # \_\_\_\_\_  
 Savings  Checking

Please indicate any special needs:  
\_\_\_\_\_  
\_\_\_\_\_

**Please reply no later than 3/30/12.  
Drop this form off at any NCFCU  
office or mail to:** Annual Meeting  
Committee, P.O. Box 658,  
New Cumberland, PA 17070-0658

## 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 December 15, 2011 • Subject to change without prior notice.

### Vehicle Loan Rates

#### New & Used Vehicles/Cycles (model years

2009–2012) – Up to 100% financing. Sticker price

PLUS tags, taxes, and warranty.

TERMS	APR
1 - 60 months	2.50%***
61 - 72 months	2.99%***
73 - 84 months*	3.75%***

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

#### Used Vehicles/Cycles (model years 2005–2008) –

100% of NADA Book, Retail Value.

TERMS	APR
1 - 60 months	3.40%***
61 - 72 months*	4.74%***
73 - 84 months*	6.24%***

\*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.

## 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.

Friday . . . . . 6:30 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. – 3:00 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.")

