

**Come for our rates, stay for our service...** Our competitor rate and fee surveys show that regardless of balance, all members of New Cumberland Federal Credit Union will continue to receive some of the most affordable and convenient services in the area. And, the structure of Member Rewards allows all members of our not-for-profit financial cooperative to contribute to our goal of keeping loan rates and service fees low and deposit rates high.

If you have question about this program or any of our products or services, please contact one of our Member Service Representatives at:

- 345 Lewisberry Rd., New Cumberland  
(717) 774-7706
- DDC, Building 54-3, New Cumberland  
(717) 774-4634
- DDC, Room 123, New Cumberland  
(717) 774-7999
- Fort Indiantown Gap, Annville  
(717) 865-6641
- 200 Memory Lane, York  
(717) 757-1964



345 Lewisberry Road  
P.O. Box 658  
New Cumberland, PA 17070

# MEMBER REWARDS



**YOU Deserve More!**

- Free Services
- Discounted Fees
- Special Rates



New Cumberland Federal Credit Union is proud to give back to its members in the form of free services, discounted fees, and special rates on the services you use the most!

**The key—the more you use us, the more “Rewards” you receive!**

The Member Rewards Program is based on the aggregate amount maintained in your NCFCU Savings Accounts (Share Savings, Checking, CDs, IRAs, Money Market, Christmas & Vacation Club). This program allows *you*, a member of this not-for-profit financial cooperative, to choose how you will get the most value from your credit union membership. We want to serve all your financial needs. Bring your checking and direct deposit and you will receive *additional* rewards including free services, discounted fees, and better rates on CDs and loans. You are automatically enrolled in the program and the calculation is done monthly.

**The Member Rewards Program is based upon combined household NCFCU savings.** Household is defined as all account holders living at the same address with matching primary or joint social security numbers (example: accounts held by spouse, children, parents). All members of the household have the same benefits of the combined relationship level. Organizational accounts will be excluded for householding purposes. The levels are Bronze, Bronze Plus, Silver, Silver Plus, Platinum, Platinum Plus, Diamond and Diamond Plus. See the inside of this brochure for levels and savings.

# Member Rewards—The more YOU use us, the more “Rewards” YOU receive!

Bronze Rewards		Bronze <i>Plus</i> Rewards		Silver Rewards		Silver <i>Plus</i> Rewards		Platinum Rewards		Platinum <i>Plus</i> Rewards		Diamond Rewards		Diamond <i>Plus</i> Rewards	
\$50.00 to \$9,999.99		\$50.00 to \$9,999.99		\$10,000.00 to \$24,999.99		\$10,000.00 to \$24,999.99		\$25,000.00 to \$49,999.99		\$25,000.00 to \$49,999.99		\$50,000.00 and over		\$50,000.00 and over	
Based on combined Savings		Based on combined Savings + Checking and Direct Deposit		Based on combined Savings		Based on combined Savings + Checking and Direct Deposit		Based on combined Savings		Based on combined Savings + Checking and Direct Deposit		Based on combined Savings		Based on combined Savings + Checking and Direct Deposit	
<ul style="list-style-type: none"> <li>Online Banking</li> <li>E-Statement</li> <li>Notary Service</li> </ul>		<ul style="list-style-type: none"> <li>Online Banking</li> <li>E-Statement</li> <li>Notary Service</li> </ul>		<ul style="list-style-type: none"> <li>Online Banking</li> <li>E-Statement</li> <li>Notary Service</li> </ul>		<ul style="list-style-type: none"> <li>Online Banking</li> <li>E-Statement</li> <li>Notary Service</li> </ul>		<ul style="list-style-type: none"> <li>Online Banking</li> <li>E-Statement</li> <li>Notary Service</li> </ul>		<ul style="list-style-type: none"> <li>Online Banking</li> <li>E-Statement</li> <li>Notary Service</li> </ul>		<ul style="list-style-type: none"> <li>Online Banking</li> <li>E-Statement</li> <li>Notary Service</li> </ul>		<ul style="list-style-type: none"> <li>Online Banking</li> <li>E-Statement</li> <li>Notary Service</li> </ul>	
<ul style="list-style-type: none"> <li>.25% APR discount on all loan types* if repeat borrower (current or within last 2 years)</li> </ul>		<ul style="list-style-type: none"> <li>.25% APR discount on all loan types* if repeat borrower (current or within last 2 years)</li> </ul>		<ul style="list-style-type: none"> <li>25% rebate on fees charged for more than 6 ATM withdrawals per month</li> <li>.25% APR discount on all loan types* if repeat borrower (current or within last 2 years)</li> <li>10% rebate of Safety Deposit Box rental fee</li> <li>100% rebate of Money Orders fees</li> <li>\$1.00 rebate of fee for Travelers Money Card</li> </ul>		<ul style="list-style-type: none"> <li>25% rebate on fees charged for more than 6 ATM withdrawals per month</li> <li>.25% APR discount on all loan types* if repeat borrower (current or within last 2 years)</li> <li>10% rebate of Safety Deposit Box rental fee</li> <li>100% rebate of Money Orders fees</li> <li>\$1.00 rebate of fee for Travelers Money Card</li> </ul>		<ul style="list-style-type: none"> <li>50% rebate on fees charged for more than 6 ATM withdrawals per month</li> <li>.25% APR discount on all loan types* if repeat borrower (current or within last 2 years)</li> <li>25% rebate of Safety Deposit Box rental fee</li> <li>100% rebate of Money Orders fees</li> <li>\$1.50 rebate of fee for Travelers Money Card</li> <li>100% rebate of incoming Domestic Wire fee</li> <li>.25% APR increase on Certificate rate</li> </ul>		<ul style="list-style-type: none"> <li>50% rebate on fees charged for more than 6 ATM withdrawals per month</li> <li>.25% APR discount on all loan types* if repeat borrower (current or within last 2 years)</li> <li>25% rebate of Safety Deposit Box rental fee</li> <li>100% rebate of Money Orders fees</li> <li>\$1.50 rebate of fee for Travelers Money Card</li> <li>100% rebate of incoming Domestic Wire fee</li> <li>.35% APR increase on Certificate rate</li> <li>1 box of checks (safety paper)</li> <li>.25% APR discount on all loan types*</li> <li>50% rebate of Bill Payor fees</li> <li>100% rebate of Certified Check fees</li> </ul>		<ul style="list-style-type: none"> <li>75% rebate on fees charged for more than 6 ATM withdrawals per month</li> <li>.25% APR discount on all loan types* if repeat borrower (current or within last 2 years)</li> <li>50% rebate of Safety Deposit Box rental fee</li> <li>100% rebate of Money Orders fees</li> <li>\$2.00 rebate of fee for Travelers Money Card</li> <li>100% rebate of incoming Domestic Wire fee</li> <li>.40% APR increase on Certificate rate</li> </ul>		<ul style="list-style-type: none"> <li>75% rebate on fees charged for more than 6 ATM withdrawals per month</li> <li>.25% APR discount on all loan types* if repeat borrower (current or within last 2 years)</li> <li>50% rebate of Safety Deposit Box rental fee</li> <li>100% rebate of Money Orders fees</li> <li>\$2.00 rebate of fee for Travelers Money Card</li> <li>100% rebate of incoming Domestic Wire fee</li> <li>.50% APR increase on Certificate rate</li> <li>Unlimited checks (safety paper)</li> <li>.25% APR discount on all loan types*</li> <li>100% rebate of Bill Payor fees</li> <li>100% rebate of Certified Check fees</li> <li>100% rebate of Stop Payment fees</li> </ul>	

\*Except VISA and Home Equity LOC