

## Walter T. Lightner Memorial Scholarship Winners

President/CEO Donald Varner presents three members with a \$1000 check to put towards their education.



Alyssa Zimmerman is enrolled at Philadelphia University and will be studying Interior Design.



Danielle Stehle is enrolled at Penn State University and will be studying to become a Nurse.



Gabrielle Bricker is enrolled at the Pennsylvania College of Technology and will be studying Business & Technology Management.

## A contest is being held on our New Cumberland Federal Credit Union facebook page for a \$50 VISA gift card!

All you have to do is...

'Like' our page at [facebook.com/ncfcu](https://facebook.com/ncfcu)

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Click "suggest to friends" under our picture.

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Suggest our page to as many of your friends as you can.

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Under the 'notes' tab, comment on the NCFCU facebook contest that you suggested friends and you'll be entered in the drawing.

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As soon as NCFCU has 200 thumbs-up a winner will be picked.

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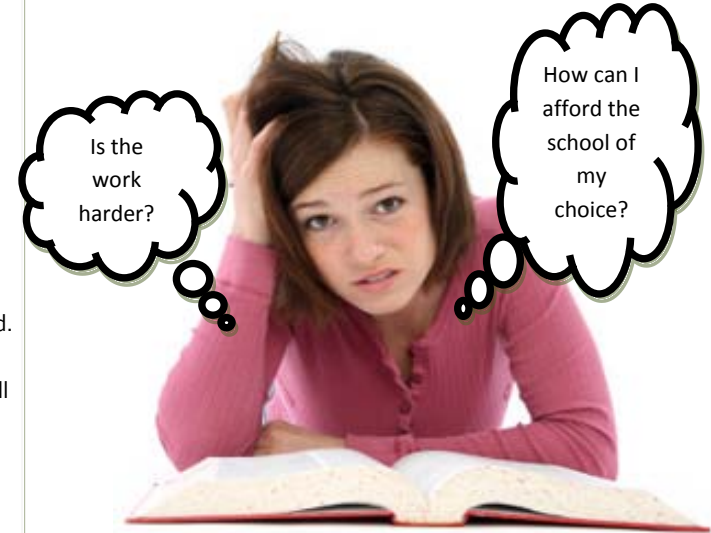
You don't have to be an NCFCU member to participate so tell your friends and family. The quicker we get 200 'likes' the quicker you have a chance at \$50!!



## 'On the Rise'

take your savings to new heights - July 2010

### **MAKING THE COLLEGE TRANSITION**



See 'College Survival Tips' inside

New Cumberland Federal Credit Union

## College Survival Tips

The jump to college can be stressful as you leave behind your hometown, family and friends to explore a new place, meet new people and gain your own independence.

### Here are a few realities to consider before you enter college life...

1. *The work is harder*– College courses are a higher level than high school classes and are presented at a much faster pace.
  - Try to ease into the college learning curve and choose a schedule that will allow you to have a challenge but also choose some less intense courses for your first term.
2. *More independence & responsibility*– How will you manage your money, especially when credit card offers are in your mail box every other day? Who will take care of you when you get sick, or pull you out of bed because you were out to late the night before?
  - Make smart decisions. Create a budget and stick to it, and use credit wisely. When it comes to your health, get enough sleep and eat well.

College is full of resources - professors, tutors, and counselors. In college, it is up to you to initiate getting help. Once you do adjust to college life, it opens new doors to all sorts of learning - and living.

## Be Smart About Credit Cards

Flash forward a few years to 30...can you imagine still trying to pay off that college hoodie you purchased almost 10 years ago? Sounds crazy, but problems with credit card debt can lead to this scenario.

### Understand Credit Cards Before You Go Off To College..

A credit card is a great tool to help you in an emergency or to build credit, but don't abuse it and overspend. Talk to your family about what charges are reasonable credit card purchases.

### Lots of Credit Card Offers on Campus...

If you don't have a credit card yet you will be swamped with offers when you get to college. In order to protect yourself learn about fees and interest rates.

### Carrying a Balance can be a Costly Expense...

If you don't pay your credit card balance in full each month you could wind up with hefty finances charges.

### Your Credit Report Matters...

Employers often review your credit report when evaluating you for a job. Problems with your credit card such as late or missed payments stay on your credit report for seven years.



After taking advantage of grants, scholarships and government loans many families still have a "funding gap" that can be filled with a private student loan.



### The benefits of this program are:

- No Origination Fees
- Extremely Competitive Rates
- Line of Credit Structure
- Trusted Lender Relationship
- Flexible Repayment Options
- Fully Automated Processing

Call 866-825-6452 for more information on how to apply or visit our Student Lending Center at [www.ncfcuonline.studentchoice.org](http://www.ncfcuonline.studentchoice.org)

**Credit Score Seminar @ NCFCU Main Office in New Cumberland**  
Thursday, August 5<sup>th</sup>

5pm-6pm

Call 717-774-7706 X202 to save your seat!