

**OCTOBER 2017**

A QUARTERLY PUBLICATION  
FOR MEMBERS OF NCFCU



Like us on Facebook  
to stay up-to-date on  
our products, services,  
promotions, community events  
and news!

[Facebook.com/NCFCU](https://www.facebook.com/NCFCU)

### Community Shred Day

Fall cleaning? Bring any  
shreddable items to be  
shredded on the spot!

**Saturday, October 28**  
**9 to 11 a.m.**

Continental Paper Grading  
3350 Concord Road, York  
Sponsored by NCFCU



### VISA Gift Cards

VISA gift cards make the perfect  
gift for special occasions like  
birthdays, weddings, and holidays!  
Contact any office for more details.

### IMPORTANT: Text and Scam Alerts

**Text Alerts:** Sign up and stay  
up-to-date on your NCFCU  
account. Receive alerts when  
transactions, transfers, and other  
adjustments are made to your  
account. For more information,  
visit [ncfcuonline.org](http://ncfcuonline.org).

**Scam Alerts:** Sign up for email  
alerts to stay informed and  
protect your personal account  
information. For more information,  
visit <https://www.consumer.ftc.gov/scam-alerts>.

### Holiday Closings

We will be closed to observe  
the following holidays:

- ◆ **Monday, October 9**  
Columbus Day
- ◆ **Saturday, November 11**  
Veterans Day
- ◆ **Thursday, November 23**  
Thanksgiving
- ◆ **Monday, December 25**  
Christmas Holiday

For your convenience with  
24 hour access/7 days a week,  
use PAM Voice Response  
service, Online Banking at  
[NCFCUonline.org](http://NCFCUonline.org) and/or  
ATM Network. Visit our website  
for non-surcharging ATM  
locations.

# Member News

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

**LEAVES  
FALLING  
GREAT  
RATES  
CALLING**

**APPLY  
TODAY!**

**Home Equity**  
**4.15%\***  
Fixed 15 yrs.

**VISA**  
**6.90%\***

**New Vehicle**  
**2.40%\***  
5 yrs.

**Used Vehicle**  
**2.65%\***  
5 yrs.

\*APR = Annual Percentage Rate. Certain conditions or  
restrictions apply. ALL rates subject to change without  
notice. Call 717.774.7706 or stop by to talk with a Loan  
Officer to see what rate you qualify for.



# Not Enough Time in the Day?

## Online Banking Can Save You Time and Money.

### Q. What is Online Banking?

A method of banking in which transactions are conducted electronically via the Internet. Some of the things you can do are:

- Access account balances and history for an unlimited number of accounts.
- One-time and recurring funds transfers.
- Statement and check image viewing and downloads.
- VISA and Loan payments
- Block ATM or Debit Card plus more...

### Q. When can I use Online Banking?

You have access to Online Banking 24 hours a day, 7 days a week.

### Q. What is required to use Online Banking?

You need a browser that supports Explorer 11, Microsoft Edge, Firefox, Safari or Google Chrome.

### Q. How do I enroll?

There are three easy ways to enroll in Online Banking:

1. Self-enroll: simply visit our website and click Apply Today. Enter your information exactly as it appears in our system. You may want to use a statement as reference. We strongly recommend an email address when enrolling.
2. Enroll by phone: contact any of our branches.
3. Visit a branch: stop by any branch location and a member service representative will assist you.

### Q. What happens if I get locked out?

Branch Managers, Assistant Branch Managers, the Call Center and IT will be able to reset your access.

### Q. Can I view my account statement online?

Yes, you can view your statements online by signing up for eStatements. eStatements are free, more secure and available faster than statements sent in the mail. You can view them online by going under the tab "eStatements." Sign up by clicking "Accept" and your eStatements will be available for you to view and print.

### Q. Can I update my mailing address online?

Yes, you can update your address online by going under the "Services" tab and clicking "Continue" beside where it says *Update Address* and fill in the correct information that is needed.

### Q. What is my Online Banking (User) ID to login?

Your Online Banking (User) ID is whatever you choose.

### Q. What is the criteria to establish my Online Banking password?

Your password must start with a letter and have at least 1 number. It must be 6 to 20 characters long. Special characters are not required but are strongly recommended. Your password is case sensitive.

### Q. How do I reset my Online Banking password?

Once you have entered your Online Banking (User) ID, you will then see a screen to enter your password. Click on the *Forgot Password* link and enter the information that is needed.

### Q. Is there a fee for Online Banking?

Online Banking is a free service for NCFCU members.

### Q. Do I need my own computer to access my account?

No. You can use any device with internet access and a web browser to access your account information. Regardless of the device you use to access your account, you will need to know your Online Banking (User) ID and Password.

### Q. How can I access Online Banking through my mobile device?

Download the NCFCU Mobile App through the app store on your iPhone, iPad or Google Play on your Android device.

### Q. When using the NCFCU mobile app, what services can I access?

You can check your account balances, view transaction history, transfer funds and pay bills.

### Q. How far back can I view my account summary and history?

You can view transactions since we converted in February 2015.

### Q. How can I view statements?

Go to Online Banking and go under the tab "eStatements," click on the month of the statement you want to view and you will have the access to it as well as the option to print.

### Q. Can I block my ATM or Debit Card if it is lost or stolen?

Yes, go under the tab "Settings," click on "Block Card" and pick which card that you want to block. To block your card, check the box that says "Block."

### Q. How do I set up alerts so I will be notified when specific events occur on my accounts?

In Online Banking, click on "Settings" then "Alerts." On the item Alert, your Share Draft (checking) account is the only choice that works for this type of Alert. To help combat fraud, you can receive text and/or email alerts on your debit or credit card transactions. To sign up, go to our homepage, look on the right hand side under "Resources" for Text Message Alert and Email Message Alert. Phone carrier contract fees still apply for text messages.

### Q. How do I opt out of paper statements?

Go Under the "Settings" tab, click "eStatement Preferences" and pick if you want either paper statements or eStatements.

### Q. How do I pay on my VISA credit card or loan in Online Banking?

To pay your credit card bill or loan payment in Online Banking, select "Transfers & Misc.," select the account to transfer from, select the account you want to transfer to, enter the amount, submit and confirm.

### Q. When I log into Online Banking, I see a notice that says I have a new message. What does this mean?

It means you have a message in the Message Center. Display your message by clicking on "Message Center" in the top right corner.

### Q. How do I send a message to NCFCU Member Service?

Click on "Message Center" in the top right corner. Select "New" in the menu bar. Enter a Subject, select Urgency, type a message. Click Submit.



## CELEBRATING International Credit Union Day! October 1, 2017

**International Credit Union Day** is a day when credit unions all over the world celebrate the credit union movement and show appreciation for their members. The celebration started in 1948, and occurs every year on the third Thursday of October.

Credit unions are not-for-profit financial cooperatives. This means:

- We offer the same services as other financial institutions, but return our profits to members. That's why we have better rates and fewer fees.
- We are owned by our members, not shareholders, so our money stays in the community. We work for you, not shareholders.

Why are credit unions a better deal than other financial institutions?

- Credit unions are not-for-profit, so we don't pay corporate income taxes (though we do pay lots of other taxes, such as property, sales and employment taxes). These savings are passed onto members.
- Credit unions offer superior service and want to see members succeed, because we work for you.

Spread the word to anyone you know who is not a member of NCFCU!

### Q. Why does Online Banking time out?

For security, Online Banking sessions time out after 10 minutes of inactivity. If you spend more than 10 minutes on any page and you are not performing transactions, your Online Banking session will safely terminate.

### Q. What accounts will I be able to access through Online Banking?

You can access all of your accounts from Online Banking except Student Loans and Mortgages. You will need your user ID and password to do so.

### Q. How do I modify my existing email address, login information or security information?

If you go the tab "Settings," in the menu bar under "Personal" you are able to change your email address, your password security question as well as a new banking ID and new password.

### Q. How do I view pending transactions?

Click on the "History" tab in the first row. Then, in the second row of tabs, select the "View Holds" tab. This will show transactions that have been removed from the available balance but have not yet hit the account.

### Q. How do I print a copy of a processed check that I wrote?

Click on the "History" tab. If it is a recent transaction, you can find it under the "Current Transactions" tab. If not, you can select the "Search" tab, and search for a specific check by date, amount, and/or check number. Once you have found the transaction involving the check you want a copy of, simply click on the Ref/Check No. It will be highlighted in blue. A copy of your check will appear and allow you to return or print.

## Get A **\$100 CASH REWARD** for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

### Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.

### Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



## College Bound?

Junior and senior year are extremely significant for high school students. There are important decisions that need to be made that can impact the next chapter in a student's life.

### Here are a few tips for college-bound students:

1. Prepare and take standardized tests
2. Consider possible majors
3. Research colleges and schedule visits
4. Search for scholarships
5. Plan to maximize your summer
6. Maintain good grades and participate in extracurricular activities
7. Ask for recommendations from teachers, counselors, employers, and others who can comment on your abilities and talents
8. Research financial aid and loans



### Visit [www.ncfcuonline.org](http://www.ncfcuonline.org) and click on "Student Loan Tools and Resources" to learn more about:

- Completing the FAFSA through a free webinar
- What your financial aid office can do for you
- Making a "major" decision
- Your credit score—what it is and why it matters
- FREE Webinar - Understanding Student Loans

## 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 online 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.

### Email Address Request

Stop by any office, log in to Online Banking and enter it under "Address Maintenance," or use this form.

## 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"/> 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 October 1, 2017 • Subject to change without prior notice.

### Vehicle Loan Rates

**New Vehicles/Cycles** – 100% financing. Tags, taxes, warranty, and Gap.

TERMS	APR
1 - 60 months	2.40%***
61 - 72 months	2.55%***
73 - 84 months*	3.60%***

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

### Used Vehicles/Cycles (up to 5 years old) –

100% of NADA Book, Retail Value. PLUS tags, taxes, warranty, and Gap.

TERMS	APR
1 - 60 months	2.65%***
61 - 72 months*	3.30%***
73 - 84 months*	4.80%***

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

### Used Vehicles/Cycles over 5 years old –

100% of NADA Book.

TERMS	APR
1 - 60 months	4.05%***
61 - 72 months	4.80%***

### Other Secured – Includes new RVs and new boats.

TERMS	APR
1 - 60 months	5.99%***

### Credit Card Rates

#### VISA Credit Card

Fixed APR \_\_\_\_\_ 6.90% to 12.90%

### Home Equity Loan Rates – 1st Lien

**Home Equity Fixed Rate** –  
85% financing loan to value.\*\*

TERMS	APR
Up to 60 months, \$10,000.01 and over	3.55%***
Up to 60 months, \$10,000.00 or less	3.80%***
61 – 120 months	3.90%***
121 – 180 months	4.15%***

### Home Equity Variable Rate –

85% financing loan to value.\*\* APR \_\_\_\_\_  
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.)	9.90%***
Line of Credit	10.90%***

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*

#### Hours

Monday, Tuesday, Thursday, Friday... 7:30 a.m. – 12:00 p.m.  
Wednesday... 9:30 a.m. – 12:00 p.m.  
Paydays open from 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 – Friday... 1:00 p.m. – 3:30 p.m.  
Paydays open from 7:30 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

### To block NCFCU Debit/Credit Card:

- During normal business hours 717-774-7706
- After normal business hours 800-682-6075
- Outside U.S. and Canada 206-352-3482
- Visit [www.reportmycards.com](http://www.reportmycards.com)

### Website and Online Banking:

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

### Bill Payer Customer Service:

855-223-6760

