

APRIL 2018**A Quarterly Publication
for Members of NCFCU**

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

Facebook.com/NCFCU**Traveling? Let Us
Know Your Plans!**

If you're planning a getaway,
drop us a line! One of the best
ways to help NCFCU safeguard
your account while you're gone
is to keep us informed. Call us
before you head out on your
vacation! By telling us where
you're planning to use your
NCFCU Visa® Debit or Credit
Card, you can help protect your
card from being used without
your authorization. It also helps
us to continue providing you
with exceptional service, no
matter where in the world you
may be.

It's easy to keep us informed.
Simply call us at (717) 774-7706.

**Introducing
Kasasa Protect™**

Where you get comprehensive
and affordable protection against
fraud. See page 3.

Holiday Closings

We will be closed to observe
the following holidays:

- ◆ **Monday, May 28**
Memorial Day
- ◆ **Wednesday, July 4**
Independence Day

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

Member News

www.ncfcuonline.org

Home Equity
4.65%*
Fixed 15 yrs.

New Vehicle
2.90%*
5 yrs.

Used Vehicle
3.15%*
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. Equal Opportunity Lender. Equal Housing Lender.**

How to Find Money for College

SCHOLARSHIPS: There are many search engines available to find scholarships such as scholarships.com. Students can look at local and nationwide scholarship opportunities to help pay for college!

FINANCIAL AID/FEDERAL GRANTS: The Pell Grant Program is the largest federal grant program offering undergrads free government funding. But there are other grants available that are need-based so students will need to fill out a FAFSA.

STATE GRANTS: Look into state funding and review scholarship programs that will provide free money for college!

EMPLOYERS: Most students do not know that there are local employer-based scholarship programs! Students who are working can take advantage of scholarships through their own employers! Also, parents can ask their employers about scholarships for dependents.

VOLUNTEER ORGANIZATIONS: Scholarship opportunities and tuition assistance is offered by volunteer organizations such as the Peace Corps. If students volunteer at other organizations such as animal shelters, they may be able to receive financial assistance through the organization.

STUDENT LOANS: After applying for scholarships and financial aid, students can apply for student loans with New Cumberland Federal Credit Union to help assist with any remaining financial needs. For more information visit ncfcuonline.studentchoice.org.

TWO \$1,000 Scholarships to Be Awarded!

We are offering two \$1,000 Scholarships! New Cumberland Federal Credit Union (NCFCU) is accepting applications up to **Friday, April 27, 2018** for The Walter T. Lightner Memorial Scholarship Awards. To be considered, you will need to:

- Have an established account at NCFCU in your own name
- Be a high school senior or graduate
- Proof of acceptance and full-time enrollment in a certified school of higher education (i.e. an acceptance letter, verification of enrollment letter, Fall 2018 class schedule, Fall 2018 tuition bill, etc.) Student's name must be on any document presented.
- Have and maintain at least a 2.5 grade-point average and provide official grade transcripts with this application

Submit a typed essay of 300 words or less on the following subject:

If you could create a new product for NCFCU to offer, what would that be??

Use the application at right. Applications will be accepted until **Friday, April 27, 2017**. This completed Scholarship Application, proof of acceptance of full-time enrollment, essay, and official transcript must all be presented in-person at any of our offices or mail to Scholarship Selection Committee, NCFCU, PO Box 658, New Cumberland, PA 17070-0658 by the due date.

A Selection Committee will review the applications, judge the essays, and notify the winner(s) in May. The Committee's selection will be final.



April is National Credit Union Youth Month!

Visit NCFCU in April and open a savings account for your youth! We offer a variety of products and services for our young members such as savings accounts, scholarships, and student loans.

We want to help our youth members focus on an optimistic future full of endless possibilities and empower them to use the "science of saving."

Open an NCFCU youth savings account by April 27, 2018 and we'll put \$5.00 in it when you present this!



Walter T. Lightner Memorial SCHOLARSHIP APPLICATION

Name _____

Address _____

Phone Number _____

NCFCU Account Number _____

Current GPA (official transcript must be provided with this application) _____

School I currently attend when completing this application _____

Name of school and grade going into _____

School location (city and state) _____

Major or Course of Study _____

Return this completed application, proof of acceptance of full-time enrollment, essay, and official transcript by April 27, 2017 to any NCFCU office, or mail to: Scholarship Selection Committee, NCFCU, PO Box 658, New Cumberland, PA 17070.

KASASA PROTECT™

Get comprehensive and affordable protection against fraud.

Let's be honest: the threat of fraud nowadays is alarming. But we have great news! You can get all the protection you need for your personal and financial data with Kasasa Protect™. It's a one-stop shop for keeping your information safe, complete with 24/7 credit monitoring, identity restoration services, and much more. Activate Kasasa Protect today for more peace of mind.

Add Kasasa Protect to your traditional checking account for just \$7.99 per month.

Summary of Benefits

- Comprehensive identity protection and restoration solution
- Employs around-the-clock monitoring for fraudulent activity
- Immediately alerts you to any suspicious activity
- Quick, hands-on process of restoring your information should fraud occur
- Full suite of offerings, including:
 - 24/7 credit monitoring
 - Annual credit reports
 - Monthly credit score and tracker
 - Dark web monitoring
 - Lost wallet protection
 - Identity restoration
- Coverage from every angle provides peace of mind
- Funds directly deducted from your checking every month—no credit card needed!
- Exclusive pricing for all Kasasa checking account holders—\$5.99 per month. All other checking account holders—\$7.99 per month
- Not locked into a contract; no time commitment necessary

Activate Kasasa Protect in Minutes

Upon enrollment, Kasasa Protect starts working immediately. However, be sure to log in and verify your identity so that you can get the most value out of this service. Just check your email for your activation link.

Add Kasasa Protect to receive around-the-clock coverage from every angle:

24/7 Credit Monitoring

- Get around-the-clock notices about important changes in your credit report, including:
 - Loan data
 - Inquiries
 - New accounts
 - Judgments
 - Liens
 - And more
- The fastest and simplest way to guard against fraudulent activity

Credit Reporting

- Receive full access to annual credit report from Experian
- Provides deep insight into your credit record
- Helps you proactively manage your financial health and monitor your identity

Monthly Credit Score & Tracker

- Regular review of your credit score, helping you stay on top of your credit
- Avoid the cost of pulling full credit reports
- View trends over time and find out exactly what's moving your number

Dark Web Monitoring

- Allows you to keep close tabs on your identity online
- Scans millions of international sources in real time
- Quickly spots stolen data that could identify you, such as a social security number or medical identification numbers

Lost Wallet Protection

- In the event of a lost or stolen wallet:
 - One convenient point of contact handles cancellation and replacement of all your important documents
 - Restoration through your agent includes: your cards, licenses, social security cards, insurance cards, passports, military IDs, and even traveler's checks

Identity Restoration

- Helpful advice and resolution services provided the instant fraud occurs
- Certified specialists file, dispute, and resolve issues with your credit or other vital records, including:
 - Filing fraud alerts
 - Placing credit freezes at different bureaus
 - Notifying authorities

Sign-up for Kasasa Protect today!

Member Get a Member!  **NCFCU**
Your Community Credit Union
www.NCFCUonline.org

Promotion ends May 31, 2018

Refer a **NEW** Member to join NCFCU & both YOU & the NEW Member will receive a chance to win **4 Hershey Park Tickets Each!** 

Member referring print your name here: _____ # _____

and have the person you referred present this when opening their new account at NCFCU!

New Member Name: _____ Acct. # _____

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 April 1, 2018 • Subject to change without prior notice.

Vehicle Loan Rates

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

TERMS	APR
1 - 60 months	2.90%***
61 - 72 months	3.05%***
73 - 84 months*	4.10%***

*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	3.15%***
61 - 72 months*	3.80%***
73 - 84 months*	5.30%***

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

Used Vehicles/Cycles over 5 years old –

100% of NADA Book.

TERMS	APR
1 - 60 months	4.55%***
61 - 72 months	5.30%***

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	4.05%***
Up to 60 months, \$10,000.00 or less	4.30%***
61 – 120 months	4.40%***
121 – 180 months	4.65%***

Home Equity Variable Rate –

85% financing loan to value.** APR 4.50%
Rates adjust quarterly. Max. rate is 15% APR; min. rate is 3.00% 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, Anville, 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

Website and Online Banking:

www.ncfcuonline.org

Bill Payer Customer Service:

855-223-6760

