

JULY 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](https://www.facebook.com/NCFCU)

First Mortgages at NCFCU

We believe in putting our members first. That's why we're working with Member Advantage Mortgage. Call 888-508-7195 to get started or for more information.

Travel Safety Tips!

You may be in vacation mode, but criminals are not! Here are some tips to keep your finances safe while traveling. **1.** Let us know your destination and the dates of your trip. This will help our fraud department monitor your account. **2.** Learn about any recent travel scams and stay alert. **3.** Lock up your valuables to minimize theft opportunities. **4.** Consider getting travel insurance.

Earn High Interest or Cash Each Month

With a Kasasa Cash Checking account, you can earn 2% interest up to \$10,000 or with a Kasasa Cash Back Checking you can get cash back up to \$7 per month. Monthly qualifications include: 1 ACH payment, bill pay transaction, or direct deposit; use of your debit card at least 12 times; and enrollment in eStatements. Contact us today for details

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.

First Mortgage

Used Vehicle
3.40%*
5 yrs.

New Vehicle
3.15%*
5 yrs.

Dream Big!

***APR = Annual Percentage Rate. Certain conditions or restrictions apply. Rates subject to change without notice.**



Fast Facts About *Travel Money Cards*

- 1. How much does a travel money card cost?** \$5 for a chip card.
- 2. What are the denominations that you can purchase a travel money card in?** Denominations between \$100 and \$5,000.
- 3. Is it necessary to call to activate a travel money card?** Yes, the last four digits of your phone number will be used to activate the travel money card.
- 4. Can a travel money card be reloaded?** Yes.
- 5. Is there a limit to how many times you can reload a travel money card?** No.
- 6. Do travel money cards have an expiration date?** Yes, approximately three years from the date of purchase.
- 7. Can you use a travel money card at an ATM?** Yes, there is a \$1.50 charge and a limit of three times daily with a maximum of \$500 per day.
- 8. Can you use a travel money card at a foreign ATM?** Yes, there is a charge of \$2 and 2% conversion fee.
- 9. Can you use a travel money card to do an over-the-counter cash advance?** Yes, two times daily with a maximum of \$1,000 per day.
- 10. When using a travel money card at a restaurant, what amount will the purchase be increased by?** 20% (until authorization is complete).
- 11. Is there a limit to how many times you use a travel money card daily?** Yes, 25 times per day with pin and the maximum is \$2,500. 25 times per day using a signature and the maximum is \$5,000.
- 12. What is the fee to replace a lost or stolen travel money card?** \$5.
- 13. Do you need to go to NCFCU to get a travel money card reissued if lost or stolen?** Yes.
- 14. What is the fee to close and cash out a travel money card?** \$15.
- 15. Is there a mobile app for the travel money card?** Yes.
- 16. How many ways can you add funds to the travel money card?** Three ways: online, calling, and in person.
- 17. When is there a service fee for the travel money card?** If the card is inactive for 10 consecutive months, there will be a \$5 monthly fee and \$5 monthly fee each month there after if inactive.

FAQs

ABOUT GIFT CARDS

- Q: How much does a gift card cost?**
A: \$3
- Q: What denominations can you purchase a gift card?**
A: Denominations between \$10 and \$1,000.
- Q: Are Gift Cards reloadable?**
A: No.
- Q: Is there an expiration date for gift card?**
A: Yes, approximately five years.
- Q: Can you use a gift card at an ATM?**
A: Yes, \$310 per day.
- Q: Can you use a gift card for foreign transactions?**
A: Yes, with a 2% conversion fee.
- Q: Can you use a gift card at gas stations, hotels, and for car rentals?**
A: No.
- Q: Can you use a gift card for signature, POS, ATM, and cash advance transactions?**
A: Yes.
- Q: When using a gift card at a restaurant, what amount will the purchase be increased by?**
A: 20% (until authorization is complete).
- Q: Is there a limit to how many times you can use a gift card?**
A: No.
- Q: What is the fee to replace a gift card?**
A: \$10.
- Q: Is there ever a maintenance fee on a gift card?**
A: Yes, if inactive for 12 months, there is a \$5 monthly fee each month thereafter.

Congratulations!

The 2018 Walter T. Lightner Memorial Scholarships have been awarded! This years topic: *If you could create a new product for NCFCU to offer, what would it be?*



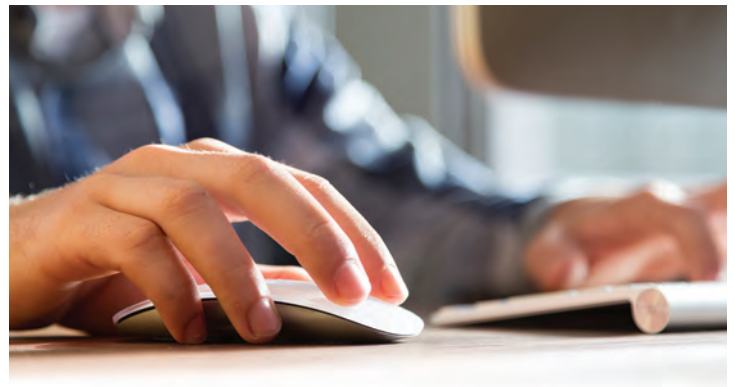
–JOSAMARIE STALCAR graduated from Susquehanna Township High School and will attend Pennsylvania State University to study Music Education.

“NCFCU may consider branding a Teen Center Program that would entail in-class supports given to teachers to educate students and parents on what college debt really means.”



–CARMEN ANDREOLI graduated from Red Land High School and will attend the University of Pittsburgh Honors College to study Pre-Dentistry.

“If I could create a new product for NCFCU to offer, it would take form as an in-house college matriculation planner...to help a student transition into a particular college by creating a ‘university specific’ checklist.”



Switching Your Account Is Just a Click Away

The fastest, safest way to switch direct deposits and automatic payments to a new or existing account

It can be overwhelming to switch financial institutions, especially when you have automatic payments that are debited from your account and direct deposits that need to be moved. That’s why we are providing a new product called ClickSWITCH®, which eases the pain of switching bank accounts through an automated, online process.

ClickSWITCH is a free, online portal that assists in efficiently switching your recurring payments from old accounts to a new one. With ClickSWITCH, you can change financial institutions or move old accounts without filling out multiple forms or spending time contacting payees about automated payments. After contacting NCFCU first, simply login to the ClickSWITCH portal and switch your existing direct deposits and automatic payments to NCFCU. Account information is transferred quickly, paving the way for a smooth and speedy transition to your new account.

Account holders opening a new account with ClickSWITCH can:

- Login to their existing account
- Notify billers of new account information
- Update billing information (utilities, insurance, club memberships, etc.)
- Transfer direct deposits to their new account
- Close prior legacy account(s)

Call us at **717-774-7706** or stop into any of our branches to begin transferring your account to NCFCU.

Is Refinancing Your Current Student Loan An Option?

With our **Student Loan Refinance Solution**, members can refinance and consolidate their student loans, setting up one convenient payment and potentially lowering their rate. Students can refinance private and/or federal student loans, including Parent and Grad PLUS loans, into one loan payment.

Visit NCFCUonline.studentchoice.org for more information.

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, login 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 July 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	3.15%***
61 - 72 months	3.30%***
73 - 84 months*	4.35%***

*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	3.40%***
61 - 72 months*	4.05%***
73 - 84 months*	5.55%***

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

Used Vehicles/Cycles over 5 years old –

100% of NADA Book.

TERMS	APR
1 - 60 months	4.80%***
61 - 72 months	5.55%***

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 (10 years)	4.20%***
121 - 180 months (15 years)	4.65%***

Home Equity Variable Rate –

85% financing loan to value.**

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, 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

Website and Online Banking:

www.ncfcuonline.org

Bill Payer Customer Service:

855-223-6760

