

**OCTOBER 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)

### VISA Gift Cards

When thinking about those special occasions like birthdays, weddings, and holiday shopping, remember VISA Gift Cards make the perfect gift! Contact any NCFCU branch for more details.

### VISA Rewards

Get the most out of every dollar you spend with an NCFCU VISA Credit Card. See "NEW" on page 2 for more information.

### Refinance Program

With our **Student Loan Refinance Solution**, members can refinance and consolidate 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. For more information visit [NCFCUonline.studentchoice.org](http://NCFCUonline.studentchoice.org) and click on **Find a Loan/Student Loan Refinance**.

### Holiday Closings

We will be closed to observe the following holidays:

- ◆ **Monday, October 8**  
Columbus Day
- ◆ **Monday, November 12**  
Veterans Day
- ◆ **Thursday, November 22**  
Thanksgiving
- ◆ **Tuesday, December 25**  
Christmas Holiday
- ◆ **Tuesday, January 1**  
New Year's 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)

**AT NCFCU**  
Your Community Credit Union  
**ALL Roads Lead to Saving!**

**Kasasa Checking**  
**Earn 2% or Cash Back**

**Vehicle 5 yrs.**  
**New 3.15%\***      **Used 3.40%\***

**Home Equity 4.65%\***  
**Fixed-15 yr**

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





# SPEND MORE, EARN MORE *with* SCORECARD® REWARDS!

NCFCU wants you to get the most out of every dollar you spend with an NCFCU VISA Credit Card. It's now a low-rate rewards card that allows cardholders to earn one Bonus Point for each qualifying dollar spent. Points can be earned for travel, merchandise, cash and more! If you already have an NCFCU VISA, you're automatically enrolled, but you will need to create a rewards account. To create your rewards account, see a complete listing of rewards, and view your accumulated Bonus Points, visit [www.scorecardrewards.com](http://www.scorecardrewards.com). If you don't have an NCFCU VISA Credit Card, apply on line at [www.NCFCUonline.org](http://www.NCFCUonline.org) or call us at 717.774.7706!

## NCFCU VISA CREDIT CARD SCORECARD® FAQs

### What is Visa Credit Card SCORECARD® Rewards?

It is a Rewards program that allows cardholders to earn one bonus point for each qualifying dollar spent. Whether you buy groceries, gas, clothes, go to the movies, or out to dinner, if you pay with your NCFCU VISA Credit Card you will earn points!

### Do the purchases made with my NCFCU Debit Card qualify for points?

No, this program is only for NCFCU VISA Credit Card purchases.

### If I'm already an NCFCU VISA Credit Card holder, do I need to enroll for SCORECARD® Rewards?

All NCFCU Visa Credit Card holders that are in good standing will automatically be a part of the Visa Rewards program effective September 17, 2018. If you don't have an NCFCU Visa Credit Card, start earning bonus points today by applying for a credit card online or calling NCFCU at 717-774-7706, option 1.

### How do I know how many points I've earned using my NCFCU VISA Credit Card?

Visit the SCORECARD® website at [www.scorecardrewards.com](http://www.scorecardrewards.com). The first time you visit, you will need to click on CREATE ACCOUNT. Then, you will provide your NCFCU VISA Credit Card number, first and last name as it appears on your credit card, and your billing zip code. You will then create a username and password and select your security questions. Next, click OK to confirm your account, and an email will be sent to you. To complete your registration, click on the link in the email to activate your account.

### What are my redeeming options for the points I earned?

You can redeem your SCORECARD® points for travel, merchandise, cash, and much more. Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) to review your options under SHOP REWARDS.

### Can I see my points at any time?

Point balances are always available on [www.scorecardrewards.com](http://www.scorecardrewards.com) or you may call SCORECARD® Rewards Customer Service at 800-854-0790.

### How are points calculated?

You will receive one point for every \$1 in net purchases you charge to your NCFCU VISA Credit Card. No points are earned on cash advances or returns.

### How long are points valid?

The points earned using your NCFCU VISA Credit Card do not expire.

### Why didn't I receive my rewards?

Your rewards will usually be provided within 60 days after a qualifying purchase. If you feel you should have received a reward based on your qualifying purchase but did not, please contact a Rewards Customer Service at 800-854-0790.

### What is Householding?

Householding is a SCORECARD® Rewards feature that provides participants with the ability to combine bonus points of the individuals living in the same household.

## VISA Credit Card SCORECARD FAQs continued...

### How can I Household my NCFCU VISA Credit Cards together?

If you have multiple cardholders in a household, you may submit an application at [www.scorecardrewards.com](http://www.scorecardrewards.com) by clicking on the HOUSEHOLDING link. The person making the request will receive an instant response of acceptance or declination. An email will also be sent to the Head of Household and all contributing accounts named on the application.

### Who is the head of household and how is it determined?

The head of household refers to the individual of the primary card holder. The first name on your NCFCU account determines the primary member.

### Is there a cost to Household points?

No, there is no cost to Household your cards into one Rewards account.

### Can I transfer points earned at one financial institution to my card(s) at another financial institution?

No, you cannot transfer points from one institution to another.

### Who do I contact with questions about the program?

Ask an NCFCU member representative for details. You may also call the SCORECARD Rewards Customer Service at 800-854-0790.



## Santa's Secret Workshop - bring your Children, Grand Children!

Experience the magic of Christmas ~ Children will have the opportunity to Christmas "shop" for their family members. Be sure to have the children bring their list and money they saved. Items are reasonably priced and gift wrapped!

### Location

**New Cumberland Library Foundation House**  
corner of Sharon & 9<sup>th</sup> Street, New Cumberland

**Saturday, Dec. 1, 2018**

**9:00 a.m. to 2:00 p.m.**

### Proceeds Benefit:

New Cumberland Library

### Sponsored/Coordinated by:

New Cumberland Federal Credit Union

For Children 3 years & up  
Items priced \$1.75 to \$3.75  
(cash only please)

## *celebrating international credit union day* - OCTOBER 18TH

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

### CUs are not-for-profit financial cooperatives, meaning:

- We offer the same services as other financial institutions, but return profits to members. 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 CUs a better deal than other financial institutions?

- Because CUs are not-for-profit, they don't pay corporate income taxes—though they do pay lots of other taxes, such as property, sales, and employment taxes. These savings are passed onto you.
- CUs offer superior service and want to see members succeed, because they work for you—not shareholders.



*spread the word to anyone you know who is not an NCFCU member!*



## 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 October 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	4.40%***
121 - 180 months	4.65%***

### Home Equity Variable Rate –

85% financing loan to value.\*\* APR 5.00%  
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.

### 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

