

## JANUARY 2019

A Quarterly Publication  
for Members of NCFCU



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our products, services,  
promotions, community  
events and credit union news!

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

### It's Tax Refund Time!

It is time to start gathering all your information to file your annual tax return. When completed, have your refund Direct Deposited to your NCFCU account. It's more convenient, faster, and safer than receiving a check in the mail. All you need is our ABA routing and transit number (2313-8255-5) and your account number. Your refund can post to either your Share Savings or Share Draft account. Please note that the name listed on the refund must match a name on the account at the credit union. If names don't match, the funds will be returned to the IRS.

### 2019 Holiday Closings

We will be closed to observe the following holidays:

- ◆ **Monday, January 21**  
Martin Luther King Day
- ◆ **Monday, February 18**  
Presidents Day
- ◆ **Monday, May 27**  
Memorial Day
- ◆ **Thursday, July 4**  
Independence Day
- ◆ **Monday, September 2**  
Labor Day
- ◆ **Monday, October 14**  
Columbus Day
- ◆ **Monday, November 11**  
Veterans Day
- ◆ **Thursday, November 28**  
Thanksgiving
- ◆ **Wednesday, December 25**  
Christmas Day

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)



**NCFCU**  
NEW CUMBERLAND FEDERAL CREDIT UNION

**Earn points for**

- \* Travel
- \* Merchandise
- \* Cash & more!

**VISA**

*(Includes an inset image of a couple looking at a laptop with a beach scene in the background)*

**Rate as low as 6.90%** Annual Percentage Rate  
**No Annual Fee**  
**No Cash Advance Fee**  
**25-day Grace Period**—purchases

# IRA Savings

NCFCU offers both Traditional and Roth IRA Savings Accounts and Share Certificates. Anyone is eligible to contribute, providing you have the earned compensation.

## Traditional IRAs:

- Must be under age 70½.
- Tax-deferred earnings and the possibility for tax-deductible contributions available.

## Roth IRAs:

- No age limit.
- Tax benefits on contributions are non-deductible.
- Qualified distributions are tax-free as long as the account is open for five years.

Spousal contribution rules allow a married individual with little or no earned income to establish a Traditional/Roth IRA. A married person who files a joint federal income tax return can treat the couple's joint compensation as their own.

You have until **April 15, 2019** to make your 2018 contribution. Contribution limits for 2018 are \$5,500 under age 50 and \$6,500 for ages 50 and over. Contributions for 2019 are \$6,000 under age 50 and \$7,000 for ages 50 and over.

Consult your tax advisor or financial planner to determine your specific needs. Information brochures are available at your local NCFCU branch.

## Student Loans: *Preparing for College*

For many students and families, the amount of financial aid received from a college will play a big role in deciding which school to attend. Award letters can be confusing, and you want to be sure you fully understand what is being offered and what your options are. There are webinars and posts available to help at [ncfcuonline.studentchoice.org](http://ncfcuonline.studentchoice.org).

Often the financial aid awarded by colleges will not be enough to cover all of the expenses. You should explore your student loan options.

- 1 First, explore “**free money**” for college—scholarships and grants. These awards do not have to be repaid (assuming you meet any conditions outlined).
- 2 Seek out **federal student loans**. These are typically offered within the award letter from your college.
- 3 Review your options for **private student loans**, such as those offered by NCFCU. These loans can help fill the gaps left once you have exhausted other means of paying for your education.

If you need help deciding how to pay for college, visit [ncfcuonline.studentchoice.org](http://ncfcuonline.studentchoice.org) for more information.

You can contact a college access counselor that can offer free advice for all of your financial aid questions. You can also review past webinars on topics such as finding scholarships, student loans, award letters, and more.

# BE AWARE!

**Banking scams involve attempts to access your bank account. Some popular banking scams include:**

- **Overpayment scams**—A scam artist sends you a counterfeit check. They tell you to deposit it in your bank account, and wire a portion of the money back to them. Since the check was fake, you'll have to pay your bank the amount of the check, plus you'll lose any money you wired.
- **Unsolicited check fraud**—A scammer sends you a check for no reason. If you cash it, you may be authorizing the purchase of items or signing up for a loan you didn't ask for.
- **Automatic withdrawals**—A company sets up an automatic debit from your bank account, as part of a free trial or to collect lottery winnings.
- **Phishing**—You receive an email message that asks you to verify your bank account or debit card number.

## Report Banking Scams

- Report fake checks received by mail to the US Postal Inspection Services.
- Report counterfeit checks to the Federal Trade Commission, either online or by phone at 1-877-382-4357.
- Contact NCFCU to report and stop unauthorized automatic withdrawals from your account.
- Forward phishing emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov).

## How to Protect Yourself

- Be suspicious if you are told to wire a portion of funds from a check back to a company.
- Be wary of lotteries or free trials that ask for your bank account number.
- Verify the authenticity of a cashier's check with the bank that it is drawn on before depositing a check. When verifying a check or the issuer, use contact information on a bank's website.
- **Don't** be fooled by the appearance of checks or money orders. Scammers can make them look legitimate and official.
- **Don't** deposit checks or money orders from strangers or companies you don't have a relationship with.
- **Don't** wire money to people or companies you don't know.
- **Don't** give your bank account number to someone who calls you, even for verification purposes.
- **Don't** click on links in email to verify your bank account.

**For more information, visit [www.usa.gov/scams-and-frauds](http://www.usa.gov/scams-and-frauds).**

## Meet the Candidates

NCFCU has three board positions available. Masseurs Finley, Ritzman and Myers are seeking reelection to their positions for another three-year term. Following are the biographies of the candidates running for the positions. Members can vote for their preferred candidates at the Annual Membership Meeting on April 13, 2019. Please use this registration form when making your reservation to attend the Annual Meeting.



**Larry Finley** – Mr. Finley is retired from the Defense Logistic Agency’s Defense Distribution Center (formerly New Cumberland Army Depot) with over 40 years of service. He was a packaging specialist and recognized as a military packaging professional. He is a Cedar Cliff High School graduate and Army Vietnam Veteran. He has served as a Director on the Board for NCFCU since 1987. During this time, he has attended numerous seminars, conferences, planning sessions, and meetings and has served on numerous committees. For the past three years Mr. Finley has served as Treasurer. He has been a NCFCU member in good standing since 1974. In addition, he is an active Board member for American Legion Post 143, Life member of VFW Post 7415, and Trustee for Baughman United Methodist Church.



**Arthur L. Ritzman** – Mr. Ritzman retired in 2004 from Washington Gas Holding Company after serving 32 years as an accounting supervisor in their Payroll Department. He served in the U.S. Navy aboard the aircraft carrier U.S. Saratoga and currently lives in Lebanon, Pa with his wife Maria. Mr. Ritzman has a B.S. degree from the University of Maryland. He served in numerous positions with Washington Gas Light Federal Credit Union from 1983 to 2005, including Chairman of the Board. He continued to serve as Board member Emeritus until 2012 as well as serving on the Board Governance Committee. Mr. Ritzman has been a NCFCU member since 2006 and is currently Chairman of the Supervisory Committee. Mr. Ritzman has served as a Board of Director for the past 12 years.



**Gregory Myers** – Mr. Myers earned a B.S. in Quantitative Business Analysis from Pennsylvania State University and an M.S. in Systems Management from the University of Southern California. He is an honor graduate of the Army Supply Management Intern Program and a graduate of the Army Command and General Staff College as well as a Civilian retiree from U.S. Army. He is an active lifelong volunteer in the community, including 14 years previously spent on the NCFCU Board. Mr. Myers has been married for 39 years and has two children and a grandchild.

## Request for Supervisory Committee Members

NCFCU’s Board is looking for Supervisory Committee Members. Supervisory Committee volunteers are needed to conduct verifications of all phases of transactions related to members’ accounts and reviews Credit Union records. Committee members visit branch offices and attend monthly NCFCU board meetings, other credit union-related meetings, and seminars. If you are interested in leading your credit union and serving with other dedicated board members, please submit your resume to NCFCU, Attention: Board Chair, P.O. Box 76, New Cumberland, PA 17070-0658.

*Please Join Us!*

## NCFCU’s Annual Membership Meeting and Breakfast

All members are invited to join us on **Saturday, April 13, 2019** at NCFCU’s Annual Membership Meeting. For just \$5, you’ll enjoy an all-you-can-eat breakfast buffet, sit in on a brief business meeting, and elect three members of the Board of Directors. Registration begins at 8:30 a.m. with a breakfast to follow at 9:00 a.m. The event will be held at the Wm. H. Nauss Post No. 143, 214 Market Street, New Cumberland, PA.

**2019**

## Annual Membership Meeting Registration Form

Please reserve \_\_\_\_ places for me at the NCFCU Annual Membership Meeting and All-You-Can-Eat Breakfast Buffet. Enclosed is \$ \_\_\_\_\_ (\$5 per member).

NAME \_\_\_\_\_

GUEST’S NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

DAYTIME PHONE NUMBER \_\_\_\_\_

- Check enclosed, made payable to NCFCU
- Transfer money from my account # \_\_\_\_\_
- Savings     Checking

Please indicate any special needs:  
 \_\_\_\_\_  
 \_\_\_\_\_

Please reply no later than 3/29/19. Drop this form off at any NCFCU office or mail to: Annual Meeting Committee, P.O. Box 658, New Cumberland, PA 17070-0658

## 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 January 1, 2019 • Subject to change without prior notice.

### Vehicle Loan Rates

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

TERMS	APR
1 - 60 months	3.90%***
61 - 72 months	4.05%***
73 - 84 months*	5.10%***

\*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	4.15%***
61 - 72 months*	4.80%***
73 - 84 months*	6.30%***

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

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

100% of NADA Book.

TERMS	APR
1 - 60 months	5.55%***
61 - 72 months	6.30%***

### 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	4.30%***
Up to 60 months, \$10,000.00 or less	4.55%***
61 - 120 months (10 years)	4.45%***
121 - 180 months (15 years)	4.90%***

#### Home Equity Variable Rate –

85% financing loan to value.\*\* APR 5.50%  
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, 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

