



New Castle County School Employees Federal Credit Union

News Notes

Board of Directors:

President

Ray W. Christian

Vice President

John W. Crowther

Treasurer

Larry Gocella

Secretary

Nancy M. Smith

Directors

Ann T. Boniface

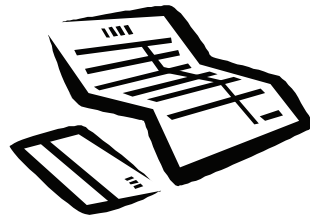
Syd Goldberg

Dave Taylor

CEO

Terri L. Keene

OCTOBER 2009



eStatements NOW AVAILABLE

You can get your New Castle County School Employees FCU statement with our secure eStatement service. It's easy to enroll and it's **FREE!** Simply log into Home Banking and click on eStatements to register.

Office Hours & Closings:

OFFICE HOURS

Monday-Friday

9:00am - 4:30pm

Saturday

9:00am - Noon

Closed Sundays

CU CLOSINGS

Wednesday, November 11th

Thursday, November 26th

Thursday, December 24th
(closed at Noon)

Friday, December 25th

Saturday, December 26th

Thursday, December 31st
(closed at Noon)

Friday, January 1st



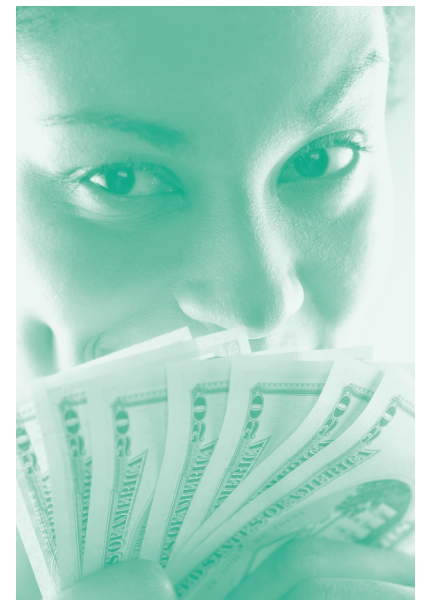
HOLIDAY LOANS

Borrow up to \$2000.00

6.90%APR*

Available November 1st – January 31st

*Interest Rate is determined by individual credit profile.



Main: 113 W. 6th Street • P.O. Box 232 • New Castle, DE 19720
Phone (302) 613-5330 • Fax (302) 613-5350 • Toll Free (866) 999-0579 • www.nccsefcu.org

It's that time of year!!

Sunday, November 1st is Daylight Saving Time and that means it's time to change the batteries in your smoke detectors.

You should check your smoke detectors weekly or monthly and change the batteries twice a year. The easiest way to remember to change the batteries is with the time change. Smoke detectors more than doubles a person's chance of surviving a home fire.



Christmas Clubs are maturing October 31st. The funds will be transferred to your Regular Share account and be available November 1st. If you find that you didn't save enough for your holiday needs check out our Holiday Loan promotion. Don't have a Christmas Club? Call the Credit Union for details on how you can save for next year.

Thank you to all who participated in our Member Appreciation Day and making the day possible!

Christiana Care, Acre Mortgage, Horace Mann Insurance, Nationwide Insurance, Liberty Mutual Insurance, Goodwill Fire Company, BJ's, Paws for People, Deluxe Check Printers, STAR (First Data) and Enterprise Car Sales. The turnout was great and the day was a success!



Making Money Savvy Kids



Teaching basic money management skills to children is critical. A first step is opening a savings account for your child at your credit union. We make saving money fun, while demonstrating the power of savings to help youngsters reach their goals. Don't wait. Help your children open a share savings account and encourage them to add to it each week or month. Come see us today to start your kids on the road to confident money management.

Don't Be a Victim of Fraud!

- Don't leave credit cards or checks on the front seat of your car.
- Never give account passwords or PINs to others.
- Report lost or stolen checks, credit cards, or ATM cards immediately.
- Retrieve your mail A.S.A.P.
- Don't give your account number to anyone over the phone.
- Order only high-quality checks to reduce the potential for check altering.
- Contact the company where you ordered your checks if they do not arrive within the normal delivery time
- Periodically take stock of your check supply, credit cards, etc.
- Don't print your driver's license number on the checks.
- Use a postal drop box to mail letters that contain checks.
- Review monthly statements carefully.

TIME TO UPDATE YOUR AUTO? IT'S AS EASY AS 1-2-3!



1. Complete a loan application online or in person.
2. Fax (302-613-5350) or bring in current proof of income.
3. Then, if approved, stop out in person to sign for the loan at a competitive rate!

It's that simple! Apply today www.nccsefcu.org, log onto secure Home Banking and complete online loan application.

Call us for additional information (302)613-5330 or 1-866-999-0579.

Car Buying Tips

1. Decide on make, model, options and color.
2. Get pre-approved for the loan from the credit union.
3. Visit at least three dealerships or car lots.
4. Take someone with you.
5. Look for the car you want, with the most features, at an affordable price.
6. Consider gas mileage.
7. Keep good records as you shop.
8. Negotiate up from the dealer's true cost, rather than down from the sticker price.
9. Avoid dealer mark-ups by financing at the credit union.



Effective January 2009

Home Equity Loan Line of Credit
Variable Rate Prime Interest Rate
 (Minimum rate 5% Maximum rate 18%)

Home Equity Loan
Fixed Rate

From 5.00% (APR*) to 6.60% (APR*)

***APR=Annual Percentage Rate**

*Members having Home Equity payments deducted from a current or new Share Draft Account with NCCSEFCU receive discounted rates. Payments may be made semi-monthly (on the 15th and 30th of the month) or monthly (on the 30th of the month).

*If the Share is closed or payment deduction is stopped for any reason, the interest rate returns to the regular Fixed Home Equity rate.

*Remember, Direct Deposit is an option. Monthly mail-in payments may also be used, **but it is the member's responsibility to ensure the funds are available for payment each month.**

*If a member has a NCCSEFCU share draft account, debit card and credit card account they are considered a **Value Member** and are eligible for a .50% reduction in their loan rate (except Visa). They must be the primary owner of the above NCCSEFCU three accounts.

*For all loans that NCCSEFCU offers, rates may vary depending upon term and credit worthiness. Rates are subject to change without notification. Contact your Credit Union for details. The Credit Union reports information about Loan and Deposit Accounts to the credit bureau. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Visa Credit Card w/Cash Back Rewards
7.99%-14.99% (APR*)
 \$500 Min Credit Limit
 \$10,000 Max Credit Limit
 No Annual Fee

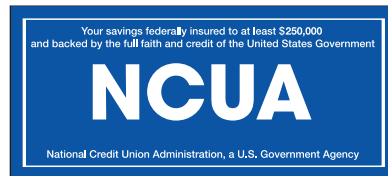
Share Secured
2.00% (APR*)
 above regular share rate

Certificate Secured
2.00% (APR*)
 above certificate rate

Overdraft Protection Loan
13.00% (APR*)
 \$1,000 (Max)

First Time Borrowers
15.00% (APR*)
 \$500 loan

Student/Education Loan
 (not government subsidized)
 Revolving Line of Credit with fixed limit and fixed rate to use toward cost of an education at an accredited school. Pay directly to educational institution.
7.00% (APR*)
 \$10,000 (Max)
 \$250 Min. advance



Rates are subject to change without notice.

++Rates may vary depending on term and credit worthiness. Contact your credit union for details about risk based lending.

++Loans for New and Used Autos
New Autos
100% financing
 from **3.25% (APR*)** to **10.00% (APR*)**
80% financing
 from **3.00% (APR*)** to **9.75% (APR*)**

Used Autos
 From **3.00% (APR*)** to **10.50% (APR*)**

++Debt Consolidation Loan
8.40% (APR*) to **14.40% (APR*)**
 \$10,000 (Max)
 Pay off Debts
 Directly--No Cash
 Close Paid-off Credit Accounts

++Signature Loan
9.40% (APR*) to **15.40% (APR*)**
 \$10,000 (Max)

++Computer Loan
9.00% (APR*) to **15.00% (APR*)**
 \$2,000 (Max)
 Bill of Sale or Receipt Required

++Summer Vacation Loan
5.90% (APR*) to **11.90% (APR*)**
 \$500 (Min) \$2,500 (Max)
 April 1st to August 31st

Club Savings Accounts

Vacation Club Savings (May 1st to April 30th)

Christmas Club Savings (Nov 1st to Oct 31st)
 Dividend added to end of term
 No dividend for early withdrawal



EQUAL HOUSING LENDER
 We Do Business in Accordance with the
 Federal Fair Housing Law and the
 Equal Credit Opportunity Act

Need Help?

If you have questions or concerns, meet some of our friendly staff members who are here to help you...

| STAFF | EXT. | TITLE | DEPARTMENT |
|--------------------|------|--------------------|-------------------------------------------------------|
| Terri Keene | 117 | CEO | |
| Barbara Anderson | 111 | Loan Officer | Loans |
| JoAnne Sicilato | 100 | Receptionist | |
| Colin MacArthur | 118 | Operations | |
| Dot Kenney | 101 | Teller | |
| | 109 | Accounting | |
| Laura Saxfield | 110 | Collection Officer | Collections |
| Lori Mays | 106 | Member Services | |
| Stephanie Mitchell | 114 | Marketing | Marketing |
| Jean Moore | 103 | Teller | |
| Katie DiVirgilio | 112 | Loan Officer | Loans |
| Sandra Toppin | 108 | Member Services | Death & Disability Claims / Payroll Deduction / IRA's |

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