



# New Castle County School Employees Federal Credit Union

## News Notes

### Board of Directors:

**President**  
John W. Crowther

**Vice President**  
Dave Taylor

**Treasurer**  
Larry Gocella

**Secretary**  
Nancy M. Smith

**Directors**  
Ann T. Boniface  
Bob Evancho  
Syd Goldberg

**CEO**  
Terri L. Keene

JUNE 2010

## MEMBER APPRECIATION DAY

Friday, August 20th • 11am-2pm

*Come celebrate with fellow members!  
Have lunch - Renew your BJ's membership  
Meet the Staff – Special guests!*

### Summer Fun!!

Discount tickets to Morey's Piers, Hershey Park & Dutch Wonderland available on our website. Discount coupons for Dorney Park available at the credit union.



### Office Hours & Closings:

#### SUMMER HOURS

*Start Monday, June 15th*

**Monday-Friday**  
8:30am - 4:00pm

**Closed Saturdays & Sundays**

#### WINTER HOURS

*Start Monday, August 16th*

**Monday-Friday**  
9:00am - 4:30pm

*Start Saturday, Sept. 11th*

**Saturday**  
9:00am - Noon

**Closed Sundays**

#### CU CLOSINGS

Monday, September 6th

## Summer Vacation Loan

Ends August 31st



**Borrow up to \$2500 for that much needed vacation!**

**Borrow \$500 - \$1500 with a 12 month repayment term.**

**Borrow \$1500 - \$2500 with a 25 month repayment term  
6.90% APR**

**(Your rate may vary according to individual credit report)**

**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](http://www.nccsefcu.org)**

# More Savings and Benefits from Liberty Mutual



NCCSE Federal Credit Union members get a special discount from Liberty Mutual Insurance Company which could save you up to \$327.96 on your personal auto, homeowners, renters and condo insurance. Liberty Mutual is one of the leading providers of personal insurance products. In addition to their competitive insurance products, Liberty Mutual can review your insurance needs, provide expert advice and will provide excellent service from a licensed insurance representative. You will also have access to safety resources to help keep you and your family safe.

**Please call or email Kelly Davisson at Liberty Mutual for a free quote today!**

In addition, Liberty Mutual has introduced a **NEW TEACHER AUTO product** that rewards teachers for all that they do: **Learn Return™ from Liberty Mutual**

With **Learn Return™ from Liberty Mutual**, teachers can enjoy additional auto benefits, such as deductible waivers and added personal property protection, and take advantage of Liberty Mutual's partnership with Pearson Education (15% course discount) to develop their skills and build a path to a more secure future ----- at no additional cost!

The specific auto coverage benefits include the following:

- Waiver of the comprehensive deductible for any malicious mischief or vandalism loss that occurs to the insured's vehicle while parked on school property or when used for school related events.
- Waiver of the collision deductible for any covered collision loss that occurs to the insured's vehicle while being operated for school business.
- Coverage for personal property or school property, in the form of materials used in the course of the educator's employment for the school district, stolen from or damaged while in educator's auto are covered at actual cash value up to \$2,500.

**Please check out Liberty Mutual's Learn Return Program website and call Kelly Davisson at (302) 369-9904, ext 53007 to learn more about the program today!**

[http://www.learnreturn.com/?&src=teachers\\_redirect](http://www.learnreturn.com/?&src=teachers_redirect)

## Back To School Loans

Need help with back to school needs?  
We have a loan to help you!

Borrow up to \$2000 with a rate of 8.90% APR\*  
Loans begin August 1st and end September 30th

*\*Your interest rate may vary according to your individual credit report.*



# The Savings Keep Growing for New Castle County School Employees FCU Members with

## INVEST IN AMERICA

New Castle County School Employees FCU is proud to participate in Invest in America, a unique program offering our members' discounts on products and services from U.S. based companies. It not only gives our members valuable discounts, but it also increases sales for the participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win win for everyone.

Simply visit [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org) to learn how, as a member of New Castle County School Employees FCU, you can receive money saving discounts from: General Motors, Sprint, Allied Van Lines, FTD, CU Benefits Express, CompleteTax, DIRECTV and through ShopAmerica, a new online mall specifically for credit union members.

New Castle County School Employees FCU is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).



### Computer Loans!

Borrow up to \$2000 and get that new system you've been wanting!

Rates start at 10.00%APR\*

*\*Your rate may vary according to your individual credit profile.*

## Report Changes to Your Credit Union

Let your credit union know if you are changing your name or address, so our records are correct and up-to-date. Since you are a person and not an account number at your credit union, we want to make sure that you continue to receive an accurate account of your finances.

With a name change, make certain you have your social security records changed as well, so your earnings will be credited to your account. To do this, call or write your nearest Social Security office to request the correct form. This is a free service. Don't be fooled by firms that offer to make these changes for a fee.

\*The credit union requires your updated Social Security card to make name changes on your account.



### Reminder - Reminder - Reminder

Remember to update your address, phone number, joint owner and beneficiary information on your account. It is important that we have your correct information.



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

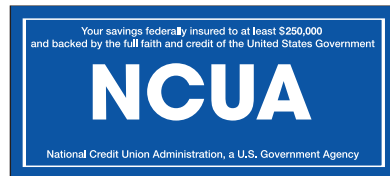
**Share Secured**  
**2.00% (APR\*)**  
 above regular share rate

**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
Monica Dudley	100	Receptionist	
Colin MacArthur	118	Operations	
Dot Kenney	101	Teller	
Nate Folwell	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

**New Castle County School Employees Federal Credit Union**