



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

Office Hours & Closings:

OFFICE HOURS

Monday-Friday

9:00am - 4:30pm

Saturday

9:00am - Noon

Closed Sundays

CU CLOSINGS

MLK Day

Monday, January 19th

Presidents Day

Monday, February 16th

Good Friday

Friday, April 10th

Easter Sunday

Saturday, April 11th

JANUARY 2009

Join Us for the 2009 Annual Dinner Meeting

The entire credit union benefits when members participate. That is why we invite every member to attend our-your-annual meeting. All members are equal owners of the credit union.

Our annual meeting is an occasion for management and elected officials to report to you, the owners. And, it's an opportunity for you to learn about the credit union's financial position, products and services, current business issues, and goals.

Thursday, March 12, 2009

Cranston Heights Fire Company

3306 Kirkwood Highway, Wilmington, DE 19808

The cost is \$15.00 per person. Please RSVP by February 28, 2009.
A separate invitation with response card will be mailed in January.

Are you interested in being on the NCCSEFCU Board of Directors?

If you are interested and would like to be nominated please do the following:

1. The nominee must be a member of NCCSEFCU and the nomination must be made by another NCCSEFCU member.
2. Include the name and account number of both the nominee and the nominator in writing.
3. The nominee must submit a letter accepting the nomination.

The Credit Union staff and members would like to thank the volunteers who served on the Board of Directors and Committees during 2008!

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

New Year's REVVOLUTIONS

USED AUTO SALES EVENT



Credit Union Members Get A: **\$50 Gas Card!**

Upon used vehicle purchase from Enterprise Car Sales.

January 1 - 31, 2009

Check out our great values on quality used vehicles, including:

- Buick Lucerne & Lacrosse
- Chevy Malibu & Silverado
- Chrysler 300 & PT Cruiser
- Dodge Magnum & Charger
- GMC Envoy & Yukon
- Hyundai Sonata & Santa Fe
- Nissan Maxima & Pathfinder
- Pontiac G6 & Grand Prix



Visit us at Enterprise Car Sales:

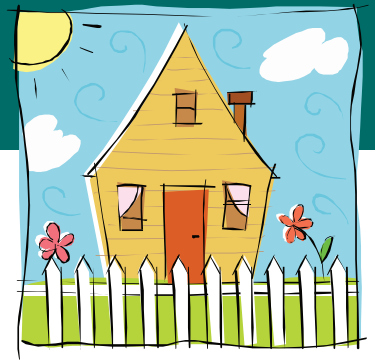
Conshohocken, PA	1207 West Ridge Pike	610 825-8184
Newark, DE	155 E. Cleveland Ave.	302 737-8096
N.E. Philadelphia, PA	2001-19 Byberry Road.	215 673-6565
Pennsauken, NJ	3011 Admiral Wilson Blvd.	856 910-7920
Philadelphia, Int'l Airport, PA.....	501 S. Governor Printz Blvd.....	610 521-3501
Vineland, NJ	278 Delsea Drive.	856 405-0914
Warrington, PA	57 Easton Road (Rt. 611)	215 675-1542

*\$50.00 gas card will be issued within 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased from 1/1/09 – 1/31/09 and financed through your Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases.

The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of the Enterprise Rent-A-Car Company. All other trademarks are the property of their respective owners. ©2008 Enterprise Rent-A-Car Company.

Preview the great selection of late-model used vehicles at cuauto deals.com.

Mortgages Are Available at the Credit Union!



NCCSEFCU is pleased to announce we have expanded our product line and services to include Residential Mortgages. Through our partner Acre Mortgage and Financial Inc., we offer residential mortgages including, but not limited to, FHA, VA, and Conventional loans. Acre was chosen to partner with NCCSEFCU due to their commitment to exceptional customer satisfaction, professional recommendations and their reputation for quality service. Acre is a local company and has been serving our community for over 20 years.

If you are in the market to purchase your dream home, looking to do home improvements, or simply looking to see if you are in the best possible mortgage program, stop in or call our Mortgage Representative, Sandy Cline.

Our Acre representative, Sandy Cline, has over 20 years Mortgage experience. She is committed to offering our members the best products and service. She is on site every other Friday, and is available via telephone and email. We invite you to stop in and meet Sandy.

NCCSEFCU is excited about our new relationship and look forward to continuing to provide you with the service you deserve.

Contact information for Sandy Cline
Office phone 302-737-5853
Cell phone 302 540 8127
Email scline@mtg-lender.com



Holiday Loans 6.90% APR*

Borrow up to \$2,000.00
Available Nov. 1st – Jan. 31st
12 months to repay

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

IRA'S

Make contributions into your IRA for the year 2008 until April 15th. The credit union offers Traditional, Roth and Coverdell Educational Savings Accounts. What an excellent way to save for your retirement or your children's college fund. Better yet, the credit union does not charge a maintenance fee for IRA's.



Want Convenient Access to Your Money?

NCCSEFCU offers the STAR ATM & VISA Debit cards to access your funds. If you have a Regular Shares account you would be eligible for the STAR ATM card. The ATM card allows you to withdrawal funds at any ATM with the STAR logo. The VISA Debit Card is a card used to withdrawal funds at ATMs and used for Point of Sale purchases. There is no monthly fee to have one of these cards at your convenience!



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

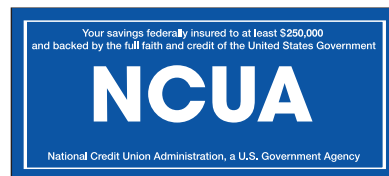
Share Secured
2.00% (APR*)
 above regular share rate

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 **14.40% (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
7.90% (APR*) to **13.90% (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	
Christina Fulk	100	Receptionist	
Alex Johnson	118	Operations	
Dot Kenney	101	Teller	
Colin MacArthur	109	Accounting	Accounting / Notary
Lori Mays	110	Collection Officer	Collections
Shannan McMann	106	Member Services	Direct Deposit
Stephanie Mitchell	105	Marketing	Marketing
Jean Moore	103	Teller	
Laura Saxfield	112	Loan Officer	Notary / HE Insurance Tracking / Auto Insurance Title Tracking
Sandra Toppin	108	Member Services	Death & Disability Claims / Payroll Deduction / IRA's

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