



# 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

#### General Manager

Terri L. Keene

JULY 2007

## Congratulations to Bill Crowther

This year's Delaware Credit Union League Outstanding Credit Union Volunteer Award went to John W. "Bill" Crowther who has been a member and volunteer of the New Castle County School Employees Federal Credit Union for over 52 years. He has served as chairman of the credit committee and as vice president of the board of directors. Congratulations Bill for your accomplishments and thank you for all your hard work and dedication in making the Credit Union a success.

### Office Hours & Closings:

#### OFFICE HOURS

##### Monday-Friday

8:30am - 4:00pm

##### Closed

##### Saturday & Sunday

#### CU CLOSINGS

Wednesday, July 4th

Monday, September 3rd

*Starting Tuesday, September 4th  
we will be open Monday – Friday  
9:00am – 4:30pm*

*Saturday 9:00am – 12:00pm*

*We will be closed on Sundays.*

### Special CD Rates

6 month	5.00%**
9 month	5.25%**
12 month	5.50%**
15 month	5.75%**
36 month	
60 month	

### Regular CD Rates

4.25%*
4.50%*
4.75%*
5.00%*
5.05%*
5.15%*

\*\*Special rates are only good for new money brought into the credit union. Each CD requires a minimum balance of \$500.00.

\*Regular rates apply for maturing CD's or money being transferred from a credit union savings or checking account.



# Be Prepared To Take Your Next Vacation!

**Let Your Credit Union Help You!**  
**Vacation Club Savings Account**  
Open your club account  
starting May 1st

Have part of your paycheck directly  
deposited into an interest earning  
Vacation Club Savings and watch  
your vacation fund grow.

## Summer Vacation Loan

- Available April 1st through August 31st
- Finance up to \$2,500.00 at the low fixed interest rate of 8.9%!
- Ask about our Valued Member program and save on your interest rate

## Six Flags/Great Adventure Tickets Here Now!



Your Credit Union is now offering Great Adventure & Safari Combo tickets at a discounted price, less than half of what you would pay at the gate. Also available are Hurricane Harbor tickets. Just want to take the family on a day trip and not go broke? Here is an economical way to enjoy a fun filled day for all ages. So get to the Credit Union fast before they're all gone!



# Have you Checked Out our Checking (Share Draft) Accounts?



- Earn Dividends of .25% APR – APY\*
- No monthly service fee
- No per check charge
- No minimum balance required
- Visa Debit Card
  - ❖ Unlimited ATM withdrawals
  - ❖ No monthly fee
- Call the credit union for APY\*
- Eligible for Online Bill Pay\*\*
  - ❖ No monthly fee
  - ❖ Secure
  - ❖ Pay bills from the comfort of your own home

\*\*To sign up for Bill Pay please call the Credit Union for details and find out about the exciting promotion coming in August!



The Credit Union now has an after hours drop box. It is located on the East side of the building. Your deposits are safe and secure and will be posted to your account the next business day.

**Can't make it to the Credit Union – apply for a loan online at [www.nccsefcu.org](http://www.nccsefcu.org).**

## Home Buying & Selling Seminar – Free For Our Members!

Your Credit Union is sponsoring a Home Buying & Selling Seminar on July 31, 2007. The seminar will be held from 6:30 p.m. - 8:30 p.m. at the Delaware Credit Union League, 4 Quigley Blvd., Airport Industrial Park, New Castle, DE 19720 (off Route 273 across from the Farmers Market.) The seminar, facilitated by GMAC Mortgage, will provide first-time homebuyers and sellers with information on real estate services, the mortgage options and process, appraisals, the settlement and much more. One lucky attendee will win an iPod! It could be you! Contact us to register for the Home Buying & Selling Seminar and find out how we can help you get into your dream home! Space is limited so call us today.



### **After Hours Phone Numbers:**

**VISA Debit Lost/Stolen  
800-523-4175**

**STAR ATM  
800-523-4175**

**VISA Credit Card  
800-808-7230**

**PAL (Audio Response)  
302-613-5340**





Effective June 25, 2007

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

**Home Equity Loan**  
**Fixed Rate**

From 5.85% (APR\*) to 7.45% (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**  
**10.50% (APR\*)**  
 \$500 Min Credit Limit  
 \$10,000 Max Credit Limit  
 No Annual Fee

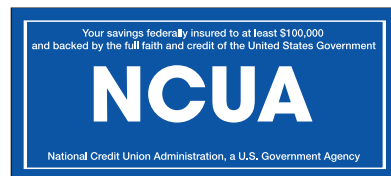
**Share Secured**  
**2.00% (APR\*)**  
 above regular share rate

**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 **5.00% (APR\*)** to **11.75% (APR\*)**  
**80% financing**  
 from **5.25% (APR\*)** to **12.00% (APR\*)**

**Used Autos**  
 From **5.00% (APR\*)** to **12.25% (APR\*)**

**++Debt Consolidation Loan**  
**8.90% (APR\*)** to **14.90% (APR\*)**  
 \$10,000 (Max)  
 Pay off Debts  
 Directly--No Cash  
 Close Paid-off Credit Accounts

**++Signature Loan**  
**9.90% (APR\*)** to **15.90% (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	General Manager	
Barbara Anderson	111	Loan Officer	HE Ins. Tracking / Auto Ins. / Title Tracking
Shayna Foreman	113	Loan Officer	
Alex Johnson	112	Loan Officer	
Dot Kenney	101	Teller	
Colin MacArthur	109	Accounting	Payroll Deduction / Direct Deposit
Michelle McLaughlin	108	Member Services	Share Certificates
Stephanie Mitchell	105	Marketing /	IRAs / Club Accounts
		Member Services	
Jean Moore	103	Teller	
Laura Saxfield	110	Collections	Notary
Sandra Toppin	118	Operations	Death & Disability Claims
Receptionist	100		

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