



# 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

### Office Hours & Closings:

#### OFFICE HOURS

##### Monday-Friday

9:00am - 4:30pm

##### Saturday

9:00am - Noon

Closed Sundays

#### CU CLOSINGS

Thursday, Nov. 22nd (closed)  
Monday, December 24th (noon)  
Tuesday, December 25th  
Wednesday, December 26th  
Monday, December 31st (noon)  
Tuesday, January 1st

OCTOBER 2007

## 2007 October Car-SUV-Truck Sale!

October 25th, 26th & 27th Only!

Get 1/2% Off Current Rates

### Sale at These Participating Dealers Only!

Complete application and get pre-approved today and avoid the rush. Sales agreement must be dated October 25th, 26th or 27th. Contact the credit union and ask to speak to a loan officer for more details.

#### Carman Dodge

(also used – all makes/models)

196 S. DuPont Hwy.

New Castle

(302) 323-1666

#### Carman Ford-Lincoln-Mercury

189 S. DuPont Hwy.

New Castle

(302) 324-4400

#### Martin Honda-Kia-Mazda

298 E. Cleveland Ave.

Newark

(302) 738-5200

#### Newark ToyotaWorld

400 Ogletown Rd.

Newark

(302) 368-6262

#### Price Toyota

168 N. DuPont Hwy.

New Castle

(302) 322-8600

#### Winner Newark Autocenter

(Ford, Lincoln, Mercury, Mitsubishi & Pre-owned)

303 E. Cleveland Ave.

Newark

(302) 738-0800

### Need Insurance?

Contact one of our business partners and find out how they can help you save on insurance premiums and get you into that new set of wheels. Let them know that you're a credit union member!

#### Nationwide Insurance

John Koziol (302) 234-5430

#### Liberty Mutual Insurance

Eric Rosle (302) 369-9904

#### Horace Mann Insurance

Kevin Lammers (302) 283-1210

Dieter Hofmann (800) 314-6031

Ron Brayman (302) 444-9998

Melissa Brayman (302) 444-9987

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)

# Wake Up Your Dormant Accounts

Ever clean out an old desk drawer or find a box of childhood memories that contained a passbook or savings account register from years ago? That could be costing you added savings.

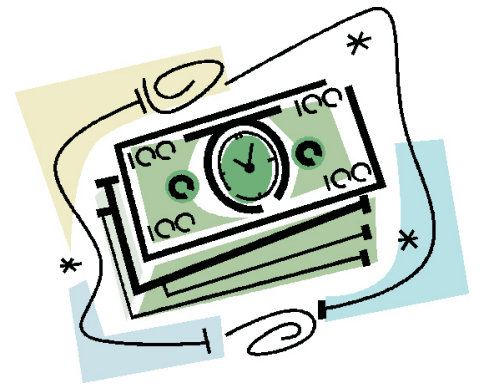
While inactive accounts at your credit union won't be wiped out by fees, you could lose the savings to the state if you don't contact your credit union.

By law, any account that has not been active – that is, had any withdrawals, deposits, transfers, or communications from the member about it – for five years, gets turned over to the State of Delaware Escheat Office.

You can prevent this from happening to your funds by contacting your credit union, and let us know what you want to do with the account. Besides, you might have money just sitting in an account collecting interest all these years.

If, by chance, your funds are turned over to the State of Delaware for inactivity, they can be retrieved from the State by calling the Bureau of Unclaimed Property at (302) 577-8220 or by going online to their website, [www.state.de.us/revenue](http://www.state.de.us/revenue).

\*If you have received notification from the credit union that your account is dormant, you have until November 1st to contact us before your funds are turned over to the State.



## Warming Up for the Big Chill

With winter only a month away, now's the time to start practicing energy-saving habits that will conserve heat and save money.

1. Turn the thermostat down a degree and save as much as 3% on your next bill. Turn it down another degree and save about 6%.
2. Clear the area around your furnace or boiler for proper air intake.
3. Clean or replace your furnace filter.
4. Investigate clock thermostats that automatically set the temperature back at scheduled times.
5. Use draft blockers at the bottom of outside doors.
6. Put outside lights on a timer.
7. Set water temperature at 120 degrees Fahrenheit or at a low setting.
8. Dry consecutive loads of wash to save reheating the dryer.

Many tips that are useful in the winter are also helpful in the summer. For more information on how to maintain your winter heating equipment or for additional tips on saving money and conserving energy in your house, call your electric company.



## Christmas Club Accounts Available Soon!

Christmas Clubs will be available November 1st. Your funds will automatically transfer into your regular share savings. Letters will be sent out to current account holders notifying when the funds will transfer and if you would like to renew your club account. Don't have a Christmas Club? Call the credit union for details and start saving today!





# Holiday Loans

## 6.90%<sup>☆</sup>

### \$2000.00 (max)

### Nov. 1st – Jan. 31st



*standard underwriting guidelines apply*



## Congratulations!!

to our collector Laura her husband Stefan and their son Nathan on their new bundle of joy, Katelyn Leslie. Baby Girl Katelyn arrived on August 29th weighing in at 6lbs 3oz.

## Member Appreciation Day

Thanks to all that were able to make it. We hope you had a good time, meeting the employees, catching up with old friends and having lunch on us! Congratulations to our winners and a special thanks to our business partners for attending and helping make it a success. We look forward to seeing you next year!



Enterprise Car Sales, Nationwide Insurance, Horace Mann Insurance, Deluxe Check Printers, STAR (First Data), GMAC Mortgage, BJ's Wholesale, and Goodwill Fire Company.

## November 4th?

Change your clocks,  
change your  
batteries.



Many fire departments encourage people to change the batteries in their smoke detectors when they change their clocks because Daylight Saving Time provides a convenient reminder. A working smoke detector more than doubles a person's chances of surviving a home fire. More than 90 percent of homes in the United States have smoke detectors, but one-third are estimated to have dead or missing batteries. If you need a smoke detector, please visit your local fire department and they will be glad to assist you. For more information on fire safety go to [www.nfpa.org](http://www.nfpa.org).

## Certificate of Deposit

### Special CD Rates

### Regular CD Rates

6 month	5.00% <sup>**</sup>	4.25% <sup>*</sup>
9 month	5.25% <sup>**</sup>	4.50% <sup>*</sup>
12 month	5.50% <sup>**</sup>	4.75% <sup>*</sup>
15 month	5.75% <sup>**</sup>	5.00% <sup>*</sup>
36 month		5.05% <sup>*</sup>
60 month		5.15% <sup>*</sup>

<sup>\*\*</sup>Special rates are only good for new money brought into the credit union.

Each CD requires a minimum balance of \$500.00.

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



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

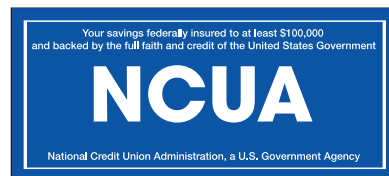
**Share Secured**  
**2.00% (APR\*)**  
 above regular share rate

**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 / Member Services	IRAs / Club Accounts
Jean Moore	103	Teller	
Laura Saxfield	110	Collections	Notary
Sandra Toppin	118	Operations	Death & Disability Claims
Lori Mays	100	Receptionist	

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