



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

SUMMER HOURS

Start Monday, June 15th

Monday-Friday

8:30am - 4:00pm

Closed Saturdays & Sundays

CU CLOSINGS

Good Friday

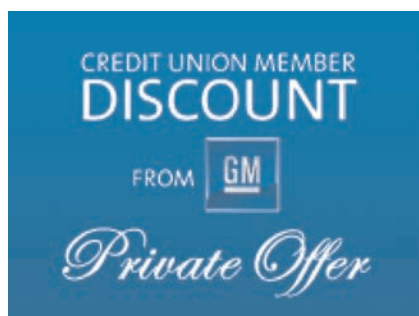
Friday, April 10th

Easter Saturday

Saturday, April 11th

Memorial Day

Monday, May 25th



Exclusive GM Savings for New Castle County School Employees FCU Members!

As a **NCCSEFCU** member, you have the chance to save even more on a new GM vehicle with the **GM Private Offer**.

The GM Private Offer gives members an additional \$500 off most new GM vehicles, along with special financing from your credit union. As part of the offer **NCCSEFCU** will provide a 60-month loan with an **interest rate 1/2% lower than current rates!**

Credit unions like ours have already been saving members thousands of dollars on a new GM vehicle thanks to Invest in America. Now, in addition to their value-driven **Credit Union Member Discount From GM**, members can add on the GM Private Offer to greatly increase their savings.

You can either get pre-approved for your vehicle loan before you shop, or hit your local GM dealership first and then visit **NCCSEFCU** to get financing. Either way, just inform the dealership and your credit union that you're taking part of both Invest in America programs. When you close on your loan, we'll give you a certificate and an authorization code for the GM Private Offer. Take this, plus the authorization code you received in the Credit Union Member Discount From GM, to your dealership to save up to thousands of dollars on your new GM.

The GM Private Offer is available to new and current **NCCSEFCU** members from April 1 to May 31, 2009. Speak with one of our loan specialists for more information.

Need Insurance for your new car?

Call one of these representatives today and get a discount on your rates because you're a member of NCCSEFCU.

Nationwide Insurance

John Koziol
302-234-5430

Liberty Mutual Insurance

Steven Thompson
800-865-2405 ext. 53002

Horace Mann

Kevin Lammers 302-283-1210
Dieter Hofman 800-314-6031
Ron Brayman 302-731-9568

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



Vacation Loans Available

April 1st – August 31st

Borrow up to \$2000.00

6.90% APR

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

Vacation Clubs (No, Not Club Med)

Your first step toward an affordable vacation is to save for it. When you plan a trip consider using a vacation club account specifically to save for a vacation. That way the money is slightly less accessible, and you're less inclined to dip into it for other expenses. You can set aside a specific amount from each paycheck to ensure that you have enough money when your vacation rolls around. Stop in or call and ask how we can help you save for your next vacation.

***Current Vacation Clubs will be maturing April 30th and will be available May 1st. You will be receiving a letter of notification.**

Ask About the DeluxeCard®

From birthdays to holidays to special occasions of all kinds, the DeluxeCard® Visa® Gift Card makes the perfect gift — one that's sure to delight everyone on your list. Welcome everywhere Visa debit cards are accepted, the DeluxeCard Visa Gift Card can be purchased in values starting at \$20. To learn more, ask a representative today or visit our website, www.nccsefcu.org.

DeluxeCard: it's just what they want®.



Take the
guesswork
out of gifting.

DeluxeCard®
it's just what they want®

The DeluxeCard® Visa® Gift Card is perfect for birthdays, holidays, weddings, business incentive programs and more. Welcome everywhere Visa debit cards are accepted.

Get a DeluxeCard Visa Gift Card today!
Visit your financial institution or its website.*

*Where online sales are available.

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See card for issuer details.

DC813B (1/09)



The Magic of Saving Challenge

Kids, are you successful savers? Save regularly and—abracadabra—you'll reach your goals. Make saving at the credit union a habit this April to bring a little magic to your money.

Make a deposit to your account (or open a new one) during the month of April to participate in the National Youth Saving Challenge™. Ten young savers will be selected nationwide to each win \$100. (Must be under age 18 to participate.)



Available through the credit union –
theme park tickets at a discounted rate.
Call the Credit Union
for availability.



What would you do if your “World” changed tomorrow?

If you broke your hip, suffered a sudden stroke, had a heart attack, or began to experience early symptoms of Alzheimer’s disease, what would you do?

If your thoughts involve turning to your family, such as your spouse, daughter, son, or other relative, have you considered the impact and stress it may cause them to take care of you? Ironically, it is not always the person needing care who suffers; but rather, the caregivers. Just ask someone who has gone through the experience. Caregivers often feel stressed, pressured, exhausted, and bewildered. Are you unknowingly placing a family member in a difficult situation to say “no,” if you had to ask for help? Long-term care insurance can be an effective way to relieve “family stress,” by allowing choices in care providers and location, including care in your own home. This way your family could be involved in overseeing your care without doing all the hard work and the insurance will help pay for the care. Without insurance, you would most likely pay for these services with your savings and income. Why is that?

- Medicare excludes paying for custodial care services that most individuals need.
- Medicaid requires you to spend most of your income, retirement savings, and other assets before assistance is offered.

Therefore, insurance becomes a great option to avoid dependence on your family and a cost effective way to pay for services. Have you ever priced what coverage costs?

It’s less than you may think! NCCSEFCU, working with CUNA Mutual Life Insurance Company, is providing access to a valuable service to help determine the best option for you. As a credit union member, you may be eligible to participate in a special program that features:

- Exclusive member-discounted premiums
- Exceptional product features and tax-free benefits

For immediate assistance, call: **1-800-443-6003**

Take action now to obtain this valuable information, otherwise it could be a costly mistake.



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

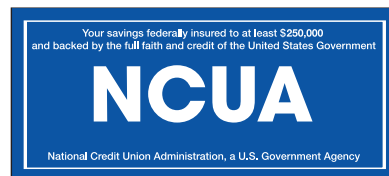
Share Secured
2.00% (APR*)
 above regular share rate

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	
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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