



New Castle County School Employees Federal Credit Union

News Notes

OCTOBER 2010

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

Office Hours & Closings:

OFFICE HOURS

Monday-Friday

9:00am - 4:30pm

Saturday

9:00am - Noon

Closed Sundays

CU CLOSINGS

Veterans Day

Thursday, November 11th

Thanksgiving

Thursday, November 25th

Christmas Eve

Friday, December 24th
(close at Noon)

Christmas

Saturday, December 25th

New Years Eve

Friday, December 31st
(close at Noon)

New Years Day

Saturday, January 1st

SAVE THE DATE: OCTOBER 21ST INTERNATIONAL CREDIT UNION DAY

*Please Join Us in the Lobby
for Give Away's and Refreshments*

HOLIDAY EXPENSES GETTING YOU DOWN?

APPLY FOR A HOLIDAY LOAN!

November 1st thru January 3rd

\$2,000.00 @ 6.90%

(rate is determined by your
individual credit profile)

PAYMENTS AS LOW AS \$83.04 BI-WEEKLY.



BACK BY POPULAR
DEMAND!

SATURDAY HOURS:
9:00 □ 12:00



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

DO YOU HAVE PLACES TO GO AND NO WAY TO GET THERE???



Has the deal for you!

An advertisement for Enterprise's "SELL-A-THON" event. It features a white Nissan sedan in front of two large, colorful balloons. The balloon on the left is green and yellow with the text "SELL-A-THON USED AUTO SALES EVENT". The balloon on the right is orange and white. Text on the right side of the ad reads: "Get Blue Book® Trade-In Value on your vehicle PLUS \$500!*" with a footnote "7" and "Vehicle purchase required". Below this, it says "Offer valid September 7 - October 14, 2010" and "Learn more".

Get Blue Book® Trade-In Value on your vehicle
PLUS \$500!*
Vehicle purchase required

Offer valid
September 7 - October 14, 2010

[Learn more](#)

www.enterprisecarsales.com

They have a variety of vehicles for sale at many of their locations. Don't delay...call them today!

It's as easy as 1-2-3

- 1. Apply for a pre-approval with your Credit Union.**
- 2. Shop online or go to Enterprise car Lots**
- 3. Close your loan and drive away.**

Don't forget to let your Insurance Company know you are a Credit Union Member; you may be eligible for a discount.

Horace Mann

Nationwide

Liberty Mutual

CONGRATULATIONS



COLIN MACARTHUR

*Colin won our Credit Union Biggest Loser Challenge.
Colin started his journey on June 8th and for
14 weeks he dieted and exercised his way
to a healthier weight.*

*COLIN lost 37lbs during our 14 week challenge.
WAY TO GO!!!*

Dorothy Kenney trailed in at 2nd losing 20lbs.

**Old man winter took its toll on us last year, are
you ready for him this year?**

Helpful tips:

- * Have your furnace cleaned yearly
- * Keep your settings on 65
- * Learn to LOVE your socks
- * Install low cost weather stripping or caulk
- * Turn off radiator valves in rooms that are not used.
- * When away or sleeping turn down the temp



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

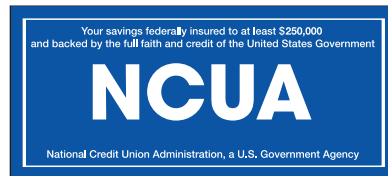
Share Secured
2.00% (APR*)
 above regular share rate

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

++Holiday Loan
 \$2000 @ **6.90% (APR*)**
 Rate is determined by individual credit profile.
 November 1st thru January 3rd

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
	100	Receptionist	
Dot Kenney	101	Teller	
Jean Moore	103	Teller	
Stephanie Mitchell	106	Member Services Rep	IRA's / Payroll Deduction
Monica Dudley	108	Member Services Rep	
Nate Folwell	109	Accounting	
Laura Saxfield	110	Resolution Specialist	
Barbara Anderson	111	Loan Officer	Loans
Sandra Toppin	112	Loan Officer	Loans / Death & Disability Claims
Lori Mays	114	Marketing	Marketing
Terri Keene	117	CEO	
Colin MacArthur	118	Operations	
Katie DiVirgilio			

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