



New Castle County School Employees Federal Credit Union

NewsNotes

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

Monday, September 7th

Labor Day

Member Appreciation Day
Friday, August 14th
11am - 2pm

Come celebrate with us! Have lunch! Meet the Staff,
Special Guests & BJ's Wholesale Club!

**Summer Vacation Loan
Ends August 31st**

6.90% APR

(Your rate may vary
according to individual
credit report.)

Borrow \$500 - \$1500
with a 12 month
repayment term

Borrow \$1500 - \$2500
with a 25 month
repayment term



Simple Steps Can Help Keep Home Safe While on Vacation

Brought to you by Nationwide Insurance®

It's summertime, the best season to be outdoors enjoying the weather. More people spend time away during these warmer months and neglect to properly secure their most valuable asset – their home.

While traveling, homes are subject to theft and various forms of damage that can make your homecoming less than heartwarming. "A home and all of the memories in it is the single largest investment people make," said Bill Windsor, associate vice president of safety for Nationwide Mutual Insurance. "You need to take extra precautions when you're leaving for several days or more."

Avoid returning to a flooded basement or burglarized home by following preparation tips provided by The Institute for Business & Home Safety (IBHS), a national nonprofit organization funded by the insurance industry, including Nationwide Insurance:

- **Adjust the thermostat** – High temperatures and humidity can damage furniture and other items in your home. To control the climate in your home, set the thermostat to no higher than 85 degrees.
- **Protect plumbing** – If you're leaving for an extended period, consider shutting off the water and hiring a professional plumber to drain all the water lines. If you won't be gone long, or if you decide to leave the water service turned on, take additional steps including turning off the water supply to appliances such as the washing machine, toilets and sinks.
- **Plan for high wind** – Protect your home from severe weather. Trim dead limbs from trees and shrubbery and store outdoor furniture and other items indoors. Make sure all doors, windows and vents are closed and locked to keep out wind and rain.
- **Make your home look lived in** – Deter thieves and vandals by making your home appear occupied. Stop newspaper and mail delivery, use timers on indoor and outdoor lights, install tapered deadbolt locks on doors and have someone mow the lawn.

"A few simple steps such as these don't take a lot of time or effort and are well worth it," said Wendy Rose of IBHS. "Whether you're gone for a few days or a few weeks, it's important to take time before you leave to make sure your house is in order."

For more information on how to protect your home while you're away, check out IBHS' "Is Your Home Alone?" a guide to help people close up their homes. The guide is available on the maintenance matters section of their website at www.disastersafety.org. A free, single copy can be requested from the site or by calling 1(888) 657-IBHS (4247).

Because you're part of **New Castle County School Employees Federal Credit Union**, you may be eligible for special rates on Nationwide® auto insurance. Call today for a free, no-obligation quote. Find out how much you could save!

Ask us for a quote!

John Koziol
John Koziol Agency
724 Yorklyn Road
Suite 200
Hockessin, DE 19707
Phone: (302)234-5430

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



Your Credit Union: It's a Family Affair

At your credit union, when you become a member, your family members also can become members. It's one of the many ways the people you know and care about can benefit from the great financial services you're receiving from the credit union.

If you enjoy the low loan rates and fees, convenient, friendly services, and higher savings rates you get from your credit union, share us with your family. Credit unions are member-owned nonprofit financial cooperatives dedicated to improving members' lives.

Your parents, siblings, children, grandparents and spouse all can join because you currently are a member. Help improve your family's financial lives today – encourage them to become members of the credit union.

Cash In with Cash Back VISA Credit Card

- A rate as low as 7.99%* APR • No Annual Fee • No Balance Transfer Fee • 25 Day Grace Period

*Annual Percentage Rate is based on certain credit-worthiness criteria

Save Money on a New Vehicle – and Invest In America!

We know times are tough. That's why our credit union joins others throughout the United States to partner with American carmakers and help credit union members save money on a new car or truck.

Depending on which vehicle you choose, you could save up to thousands of dollars on a brand new American-made vehicle. What better way to invest in America!

When you finance your new vehicle through your credit union, you'll save even more with our low loan rates.



Another great reason to Invest in America! Find out more at lovemycreditunion.org



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

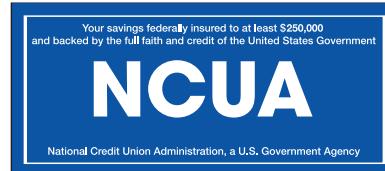
(not government subsidized)

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	Loans
	100	Receptionist	
Colin MacArthur	118	Operations	
Dot Kenney	101	Teller	
	109	Accounting	
Laura Saxfield	110	Collection Officer	Collections
Lori Mays	106	Member Services	
Stephanie Mitchell	114	Marketing	Marketing
Jean Moore	103	Teller	
Katie DiVirgilio	112	Loan Officer	Loans
Sandra Toppin	108	Member Services	Death & Disability Claims / Payroll Deduction / IRA's