

# North Penn News

The publication for members of North Penn Federal Credit Union

Hours: Monday - Friday 8:30 am - 4:30 pm

P.O. Box 527 • 123 N. Bethlehem Pike • Colmar, PA 18915 • Phone (215) 822-9119

## Do You BELIEVE?

### The Perfect Holiday Loan Does Exist!

Borrow up to \$2,500.00  
at 4.99% APR\*  
12 months

Get a gift for everyone on your list. Contact a loan officer for more information or to apply.

\*APR=Annual Percentage Rate.



## Holiday Cash Coming Your Way

Holiday Club Account checks will be disbursed on 10/10/2014.

Didn't open one for 2014? It's never too early to start saving for next year! Call the Credit Union today for all the details on our Club Accounts.



## Thank You Veterans!

November 11th is Veterans Day and we, at the credit union, would like to take this opportunity to thank you, our veterans: the men and women who have served their country, allowing us to have the

freedoms we enjoy today. Whether they served on active duty or reserve, during peacetime or a time of conflict, they served their county with honor. We also want to thank the family members and thousands of volunteers who have stood by and supported our veterans.

## Don't Let Your Accounts Go Dormant

Periodically, we notify our members of the importance of maintaining active accounts at the credit union. We do this for reasons of safety and soundness for both the membership as well as that of the credit union. Once your account is flagged as dormant, it could be fee'd or turned over to the state.



## Changes Important to Holders of Unclaimed Property

Recently the dormancy period for your financial accounts has changed. Previously, the term for a dormant account was five (5) years, effective immediately the state changed that time period to three (3) years.

If you have an account that hasn't been used in a while, check with your credit union to make sure it's still active. If your account is dormant, you can reactivate it with a small deposit. If you have no further use for the account, visit your credit union to close it or you can transfer the funds to an active account.

North Penn FCU  
Members Save Big with  
the Sprint Credit Union  
Member Discount



Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Invest in America. As a Credit Union member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can save:

- 10% off\* select personal Sprint plans
- 15% off\* select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Consider the Sprint Credit Union Member Discount one of the many perks for being a member!

- Call 877.Save.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Click [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)
- Visit your nearest Sprint store

Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

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## Tired of Paying Bills?

Are you tired of paying bills? If so, let the Credit Union pay them for you. Okay, so the Credit Union can't actually supply the funds to pay your bills, but it can eliminate the stress and time associated with doing so. Electronic Bill Payer makes paying bills simple and convenient.

The first ten bills paid per month are FREE, and after that there is a \$.50 charge for each additional bill paid. Contact us at

215-822-9119 with questions. You can complete the authorization form at [northpennfcu.org](http://northpennfcu.org). Click on the Services button, then Online Bill Payment and click Enroll. Fill out your information and click Go. You will receive notification of approval and you'll be set to go.

Enjoy more of your FREE time with our Online Bill Payment services.



## Get Online, Not In Line!

Life's too short to spend so much of it in line. We can't help you at the grocery store or airport security, but we can help you at North Penn Federal Credit Union. When you sign up for our online services, you can do many of the same transactions from the comfort of your computer! A few clicks can save you the time and trouble of a trip to the credit union for many transactions. Going online also means you can do your finances anytime 24/7. You're on your schedule, not ours. To find out how easy it is to sign up for online services, check out our website or give us a call. **CU Online!**



## Holiday Closings

Monday, October 13  
Columbus Day

Tuesday, November 11  
Veteran's Day

Thursday, November 27  
Thanksgiving Day

Friday, November 28  
Day after Thanksgiving

Thursday, December 25  
Christmas Holiday

Friday, December 26  
Day after Christmas

Thursday, January 1  
New Year's Holiday

## Loan Rates

Share Secured Loan .....	4.25%
2012-2014 Car Loans .....	2.99%
.....4 years .....	2.99%
.....5 years .....	3.99%
2013 & 2014 only .....	4.50%
2009-2011 Car Loans.....	4.95%
.....3 years .....	4.25%
.....4 years .....	4.50%
Home Equity-Second Mortgage Loans	4.75%
4 years.....	4.99%
.....6 years .....	11.50%
.....8 years .....	12.50%
.....10 years .....	13.90%
Refinanced Loans Secured.....	
Unsecured Signature Loans .....	
VISA® Cards - Purchases & Cash Advances.....	

Rates are determined by Credit Scoring System.



[www.northpennfcu.org](http://www.northpennfcu.org)

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