

North Penn News

The publication for members of North Penn Federal Credit Union

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

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Receiving eStatements not only saves trees, it reduces greenhouse gas emissions and conserves the energy that it would take to create a paper statement.

Best of all, eStatements contain all of the information that your paper statement would have, and even look the same. Each month you will receive an email letting you know that your eStatement is ready for viewing. You can choose to view it online or save it to your computer to view it or print it later on. You will have access to your eStatement as soon as it's produced, instead of waiting for the mail to get delivered, that way you can stay on top of your finances.

To sign up for eStatements visit www.northpennfcu.org and sign up today!



Congratulations!

We would like to announce the retirement of Ginny Watson, our CEO. After almost ten years of steering the credit union ship, she is looking forward to retirement with visions of an alarm clock that doesn't go off quite so early in the morning. We thank her for her years of service and wish her well in whatever the future holds for her.



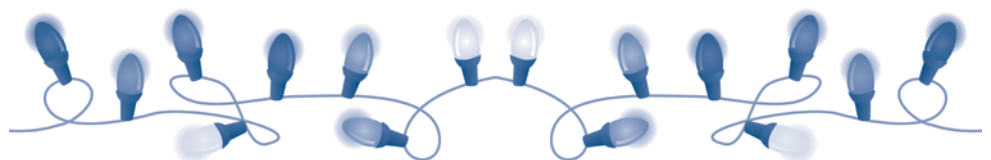
Light Up Your Holiday Season

Take Out a Holiday Loan to Brighten Your Holiday!

Rates as low as **4.99% APR***
Borrow up to \$2500 for 12 months.

Don't let gift giving or unexpected expenses stress you out this holiday season. Take advantage our low rate holiday loan and get a gift for everyone on your list. Contact a loan officer for more information or to apply.

*APR=Annual Percentage Rate.



www.northpennfcu.org

Is it Time For Some New Wheels?

Don't forget to get pre-approved for a car loan at your credit union before you go shopping for that special purchase. You will be able to shop with confidence knowing what your budget is and what your payments will be. Avoid the sales pitches! Keep in mind that even if the dealer offers to finance a vehicle for you, your credit union may be able to beat that rate. Give us a call and we will help you be an informed buyer and get you a low rate.



Coming Soon...New Credit and Debit Cards

At North Penn FCU we are always looking for ways to help keep your information more secure. That's why we will be issuing new credit and debit cards with a chip technology that will help protect your card from unauthorized use. New cards will begin to arrive in the fall and will be sent out as your existing cards expire. It's just one more way that your credit union is watching out for you.



Holiday Cash Coming Your Way

Holiday Club Account checks will be disbursed on 10/9/2015.

Didn't open one for 2015? It's never too early to start saving for next year! Call the Credit Union today for all the details on our Club Accounts.



Holiday Closings

Monday, October 12
Columbus Day

Wednesday, November 11
Veterans Day

Thursday, November 26
Friday, November 27
Thanksgiving Holiday

Thursday, December 24
Friday, December 25
Christmas Holiday

Friday, January 1
New Year's Holiday

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

country with honor. We also want to thank the family members and thousands of volunteers who have stood by and supported our veterans.

Loan Rates

Share Secured Loan	4.25%
2013-2015 Car Loans	4 years2.99%
.....	5 years2.99%
2014 & 2015 only	6 years3.99%
2010-2012 Car Loans.....	3 years4.50%
.....	4 years4.95%
Home Equity-Second Mortgage Loans	4 years.....4.25%
.....	6 years4.50%
.....	8 years4.75%
.....	10 years4.99%
Refinanced Loans Secured.....	11.50%
Unsecured Signature Loans	12.50%
VISA® Cards - Purchases & Cash Advances	13.90%

Rates are determined by Credit Scoring System.

