

# 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

## Annual Shareholder's Meeting

### Did You Know?

Credit unions, unlike other banking institutions, are owned and operated by members? That's right: as long as you are a member, you hold shares in the Credit Union!

As a shareholder, we encourage you to participate in our Annual Meeting. This is a great opportunity for you to ask questions, review the past year and take a look at what is planned for the upcoming year. You'll be able to get to know and vote for the Board of Directors and really have an impact on the Credit Union's future.

This is one meeting you won't want to miss!

**Date:** April 24th, 2014

**Time:** 12:00 noon - 1:00 p.m.

**Location:** Lunchroom  
at the Credit Union

## Holiday Closings

Friday, April 18  
Good Friday

Monday, May 26  
Memorial Day

## Ready, Swipe, Go

If you're still writing out checks for your purchases, it's time to focus on the "out" in checkout. Get in the fast lane when you use a check card from the credit union. Simply swipe your card and either enter your personal identification number (PIN) or if the merchant also accepts credit cards, sign for your purchase. Either way, no more fumbling for your checkbook or searching for a pen. If you use your PIN, many merchants offer a cash back option, saving you a stop at the ATM or the credit union.



Just don't write your PIN on your card. If you can't remember it, write it down, but disguise it in a phone number or address. So, for example, if your PIN is 3478, make note that your friend "Deb's" phone number is 877-3478 or that she lives at 3478 Elm Street.

Start enjoying the convenience of a check card. Stop by the credit union to get started.

## It's Your Money...Keep it!

Did you know, the funds in your account could be sent to the Unclaimed Property Department of your residential state if no activity can be found on your account within the last three years? (Dividends do not qualify for activity on your account.)

You can prevent your account from being closed and all available funds sent to your residential state by reactivating your account by doing one of the following:

- Make a deposit or withdrawal (in any amount) to/from your account either by mail, by visiting your neighborhood branch, or by one of our transfer options.
- Call us at 215-822-9119 and ask a Member Service Representative to reactivate your account.

Important to remember: Always keep your address and phone numbers current with us, we will attempt to contact you before the deadline.





## Start the Year Off Right

### Get Your FREE Annual Credit Report

You are entitled to receive one free credit report every 12 months from each of the nationwide consumer credit reporting companies (Equifax, Experian, and TransUnion). This free credit report can be requested online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by phone, or by mail. When requesting your credit report through the web site, you receive a report immediately. It is so easy! Nowadays credit reports are being used for everything from setting insurance rates to evaluating job candidates. So making sure your report is accurate could save you some money. **Get your free report today!**

## Talk About Savings! The Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills - plus waived activation and upgrade fees. It's all possible thanks to North Penn FCU, Invest in America and Sprint's Credit Union Member Discount program.

### Ways you 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

### 3 Ways to Get Your Discount

- 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

### Start saving with Sprint 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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## Find the Right Solutions for Any Borrowing Need

You have goals. You borrow money to reach those goals. And as a credit union member, you can take advantage of low interest rate loans that your credit union offers.

What are common reasons for borrowing money?

Home improvements, for one. You may decide to renovate your kitchen, add a deck, or landscape your yard. Or, you may need to borrow money to pay for a wedding, finance an automobile, or start a small business.

What's the right loan?

The desire to improve--whether it's your home or some other aspect of your life--is why North Penn Credit Union has Personal Loans for any good purpose.

If you're a homeowner, another source of funds--particularly for home improvement projects--may be the equity in your home. Tapping home equity is convenient and may offer tax advantages. Whatever your need may be, we have plenty of options.

Responsible borrowing

No matter what type of loan, borrow responsibly. To prevent financial difficulties, manage debt and spending wisely; borrow within your means; create and stick with a spending plan that takes into account all your financial obligations; and consider the increasing prices of gasoline, utilities, and groceries.

Finally, ask yourself the following question: How much can I realistically afford to spend on loan payments and still live within my means?

Life happens, so borrow responsibly. Call us today at 215-822-9119 to help secure the right loan to realize all your financial goals.

### Loan Rates

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

*Rates are determined by Credit Scoring System.*

