

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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This New Year, Pick the One You Want!

Two wheels, Four wheels, Red, or Black the choice is all yours this New Year!

Visit North Penn Federal Credit Union and start the New Year with New Wheels!

Rates as low as **2.99% APR***!



*APR=Annual Percentage Rate. Rates are determined by credit scoring system. Subject to change.

Join Us for The 2015 Annual Meeting

As a credit union member, you are also an owner with a voice and a vote in your financial cooperative. One way to express this voice is at the Annual Meeting and Election where you'll have the opportunity to get involved, get informed, and get connected to other members.

Every year our members come together in celebration of the cooperative spirit. It's a chance to discuss and learn about the state of the credit union including accomplishments and innovations over the past year; hear from credit union leadership about future goals; and even take part in the election of incoming credit union officers.

Mark your calendar and take advantage of this opportunity to find out what is going on at your credit union. We hope you are able to attend and look forward to welcoming you on April 22nd at 12:00 (to 1:00) in the lunchroom at the credit union.



Our Privacy Policy is Now Available Online

Our website is www.northpennfcu.org. Enter and scroll down to the bottom to where it says Privacy Policy.

Wake Up That Dormant Account

Do you or a family member have a credit union account that has been inactive for more than a year? Did you know that this dormant account could be costing you money? Why not wake up that dormant account and start taking advantage of all the valuable benefits that a CU account has to offer?

Sometimes members can lose sight of an old account, not realizing that once it goes dormant it is credit union policy to charge an \$18 monthly fee. Fortunately, it's easy to re-acquaint yourself with the credit union and the variety of products and services to help you meet your financial needs.

To remove your dormancy status, simply take any of the following actions:

1. Make a deposit into your Primary Share (Savings) Account
2. Make a withdrawal from your Primary Share (Savings) Account
3. Authorize Direct Deposit from external sources, such as payroll or social security

Wake up that dormant account and open your eyes to a world of financial possibilities!



Did You Know?

Direct Deposit is completely FREE!



- It can be used for depositing Federal Recurring payments or employee payroll deposits when offered by the employer.
- Individual businesses may require one to three weeks to initiate a direct deposit or make changes to existing payroll deductions.
- Changes in direct deposit allocations can be done at our office and can be effective by the next pay period.
- North Penn FCU's routing number is 231980944.

What are you waiting for? Take advantage of another free service from North Penn FCU!

Holiday Closings

Friday, April 3
Good Friday

Monday, May 25
Memorial Day Observed

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, by phone, or by mail. When requesting your credit report through the website, you receive a report immediately. It's 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!



Loan Rates

Share Secured Loan	4.25%	
2013-2015 Car Loans	4 years2.99%	
.....5 years	2.99%	
2014 & 2015 only	6 years3.99%	
2010-2012 Car Loans	3 years4.50%	
.....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.

