

# 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

## Attention Members

The Credit Union Supervisory Committee is conducting its bi-annual audit and account verification. Please compare your statement with your records as of June 30, 2014. If you note any discrepancy, please write to our Supervisory Committee at:

Anthony Vigorita  
205 Hibbert Road  
North Wales, PA 19454

Please include a description of the discrepancy along with your account number, and refer to North Penn Federal Credit Union in your reply.

If you DO NOT note any discrepancy, no response is necessary.



## Holiday Closings

Friday, July 4  
Independence Day

Monday, September 1  
Labor Day

## Attention Vehicle Shoppers

### Our New & Used Car Loan Rates are Lower than Ever!

If you're looking to get behind the wheel of a new or used car this summer, the Credit Union can help! We've got a variety of rates and terms to fill your needs, and with our quick and easy application process, you'll be driving off in the car of your dreams in no time.

Our current rates start  
as low as **2.99% APR\***

### Stop by the Credit Union or give us a call today!

\*APR = Annual Percentage Rate. Rates are determined by Credit Scoring System. Your rate may be different.

## Refinance to Get a Better Rate!

You don't have to go out and buy a new or used car to take advantage of our low rates. If you already financed a vehicle through another financial institution, you can refinance that loan with us. Most likely, our rates are better, and we can give you a lower monthly payment without extending your loan's original term.

Applying is simple. You can apply for a vehicle loan in person at our office or through our website.

\*Rates are determined by Credit Scoring System.

## Spruce Up Your Home This Summer

Ready to make some home improvements? Want to install a new pool in time for the summer? Look no further than your home to finance your summer plans! With help from the Credit Union, you can tap into your home's equity with a Home Equity Loan.

We're currently offering rates as low as **4.25% APR\***, and with a variety of terms to choose from, you'll find just what you need to fit your lifestyle. The application process is quick and easy, so call the Credit Union today!

\*APR = Annual Percentage Rate. Rate effective as of date of publication. Subject to change.



## American Income Life Insurance Company

North Penn Federal Credit Union has partnered with American Income Life Insurance Company to provide our members with \$3,000 no cost Accidental Death and Dismemberment benefit. This is just another perk of being a member at North Penn Federal Credit Union. Members should have received information in the mail about this insurance. If you would like to receive a certificate of coverage and designate a beneficiary for this benefit, fill out the postcard included with this letter sent to you and send it back. An AIL representative will be in contact with you to arrange a convenient time to deliver your certificate of coverage and to provide information on additional insurance coverage available.

### You CAN Afford the Vacation You Deserve

Summer is approaching quickly! This summer, North Penn Federal Credit Union will help you take that much-deserved vacation. And with less financial stress, you can actually enjoy your time off. We offer great low rates, and a variety of terms.

For more information, or to apply for a Vacation Loan, stop by the Credit Union today. Start planning the vacation you deserve!

**RATES  
AS LOW AS  
4.99% APR\*  
12-MONTH  
TERM  
UP TO \$2500**

\*APR = Annual Percentage Rate. Rate current as of date of publication and is subject to change. Rates are based on applicant's credit-worthiness. Other rates and terms available. Contact the Credit Union for details.

## Going on Vacation? Call Us First!

To protect against theft and unauthorized use of your North Penn Federal Credit Union credit and debit cards, we monitor your card activity 24 hours a day. If we notice suspicious activity on one of your cards, we'll need a way to contact you while you're on the road—just to confirm if the activity is authorized.

**Before your trip:**

Call the Member Service Center to let us know the dates of your trip and where you'll be traveling.

Give us your cell phone number or out of town contact information so a representative on behalf of North Penn Federal Credit Union's Fraud Service Center can call you if there is a potential problem.

Add your e-mail address to your contact information, if you will have e-mail access during your trip.

If you receive a message from a North Penn Federal Credit Union representative about possible unauthorized card use, please respond to our phone call in a timely manner. We will place a temporary hold on your card if we do not hear from you. If you find that your card has been temporarily suspended, simply call to remove the hold.

**Enjoy your vacation!**



## Stress Free Vacations

Ahhh...vacation! Whether your idea of getting away from it all is a trip to a theme park or a week on the water, the most relaxing vacation is the one that's paid for. Be ready for your next vacation by joining the club – Vacation Club, that is! Setting aside even a small amount of money on a regular basis means you can take a vacation you'll truly enjoy rather than having worries about mounting credit card charges. For example, tucking away just \$50 per month in your Credit Union Vacation Club account adds up to \$600 a year. That's about \$1.66 per day, less than a latté, or a soda and candy bar.

Call or stop by the office today and ask about signing up for the Vacation Club.



### Loan Rates

Share Secured Loan .....	4.25%
2012-2014 Car Loans.....4 years .....	2.99%
.....5 years .....	2.99%
2013 & 2014 only .....	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.

