

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



Picture the Possibilities

Borrow up to \$2500
for 12 months

As low as
4.99% APR*

If your summer plans involve traveling, the Credit Union can help you get there. A signature loan can provide the financing you need to buy airfare, rent a convertible or pay for accommodations. With our low interest rates, variety of repayment methods, and flexible terms, you can afford to get away this summer!

*APR = Annual Percentage Rate. Subject to change. Contact the Credit Union for details. Rates are determined by credit scoring system and are subject to change.

Nest Fest

how will you feather your nest?

- bathroom remodel
- new kitchen
- paint the downstairs
- car purchase
- update your countertops
- brand new appliances
- loan rates as low as



1-5yrs **3.75%**
6-7yrs **3.95%**

Applies to new balances up to \$75,000 and loan value ratios of 80%. The rate(s) shown are the lowest available for each term listed. The rate you receive will be determined by your credit worthiness at the time of application and term of your loan. North Penn FCU can only loan money on your primary residence. Some fees will apply.



Volunteers Needed

Board Members... Committee Members

The Credit Union is looking for volunteers who would be interested in serving on the Board of Directors or the Supervisory Committee of NPFCU. If you are interested, please forward a letter of request to the Credit Union. Your letter may also be faxed to (215) 997-1495 or turned in at the Credit Union office. Anyone wishing more details regarding the responsibilities of a Board or Committee member may contact the Credit Union office. We currently need volunteers in both categories.

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.

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
- Visit your nearest Sprint store

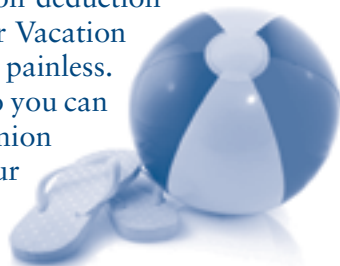
Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.

*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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Make Your Vacation Dreams Come True with a Vacation Club with Us!

It's time to stop dreaming about the family trip to Disney World, or that two-week stay at the beach, and start planning it! Open a Vacation Club Account at the credit union to help make your dream vacation come true. Money experts note that savers who set aside money for a specific purpose are much more likely to reach their goals, and even small amounts will add up over time. Get the whole family involved by having the kids decorate a jar with pictures of your destination; then collect everyone's spare change. When the jar is full, take it to the credit union for deposit. When you set up payroll deduction or an automatic transfer to your Vacation Club Account, saving becomes painless. The key is to start saving now, so you can play later! Call on the credit union today, and we can help make your vacation dreams a reality!



Holiday Closings

Friday, July 3
Independence Day

Monday, September 7
Labor Day

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!

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 years4.25%
.....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.

