

# 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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## A Big Thank You to...YOU!

As 2015 has begun, your credit union would like to take a moment to say "thank you" for doing business with us. We recognize that when it comes to financial services, you have many choices as to where you do your business.

You've stuck with us because you understand that your credit union is the better deal - we operate not-for-profit, but for the benefit of our members. We thank you for your business and look forward to continue serving you in 2015 and beyond!



## Important Tax Information

Your 1099 and 1098 statements are included with this statement. We will not be mailing separate 1099 and 1098 forms. Be sure you keep these for your tax reporting requirements for 2014.

## Get Out of Town with Vacation Club Accounts from the Credit Union

Your Credit Union makes it easy to get out of town this summer! Open up a Vacation Club Account and save as much or as little as you want. You can even choose to have funds deposited through payroll deduction, and best of all, you can withdraw the money at any time.

### Our Vacation Club Accounts even earn a dividend!

Whether it's on a tropical island or secluded mountain trail, it's never too early to start saving for the vacation of your dreams.



## Give Yourself the Gift of a Great Auto Loan Rate

The weather outside may be frightful, but a new ride is always delightful. With automakers and dealers competing for your business, there's no better time to treat yourself to a great new car. Keep some jingle in your pocket this holiday season with North Penn FCU's low auto loan rates. Stop by and talk with us about our variety of terms and payment options before you sign up for that dealer financing. With quick answers, competitive rates, and up to 100% financing on both new and used autos, we'll definitely make your "Nice" list this year. Get ready to start the New Year in style with a new car or truck at terms you can afford.

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



Rates as low as  
**2.99% APR\***  
48-months

## Fee Schedule Effective January 2, 2015

### Automatic transfer of funds

from a Share Account to a Draft Account..... \$2.00

This fee will be applied to your draft account(s).

Draft Printing ..... (fee depends on style of draft ordered)

Certified Draft..... \$8.00

Credit Union Check ..... \$8.00

Deposited Checks\*

(and other items) Returned Unpaid..... \$25.00

ACH Origination Add/Change/Delete ..... \$10.00

*An account is considered dormant if for one year no withdrawals or deposits, other than credited dividends, have been made to your account.*

*The fee for a dormant account is \$18.00 per quarter.*

*This fee is charged to the Share Account.*

Skip Trace Charge ..... \$20.00

Garnishments ..... actual cost

Executions..... actual cost

Levies ..... actual cost

Overdraft – each overdraft paid\* ..... \$2.00

Non-sufficient Funds – each\* ..... \$25.00

Non-sufficient Funds –

preauthorized withdrawal\* ..... \$25.00

Account Activity Printout..... \$3.00 per page

Account Research..... \$20.00 per hour

Account Balancing Assistance ..... \$20.00 per hour

Telephone Payment

from Share Draft to Third Party ..... \$8.00

In excess one per month

Stop Payments (credit union check)..... \$10.00

Stop Payments – draft ..... \$10.00

Stop Payments – ACH payment ..... \$10.00

Wire Transfer

Outgoing ..... \$20.00

Photocopy ..... \$3.00

Copy of Draft..... \$3.00

Collection Item (incoming)..... \$8.00

Collection Item (outgoing) ..... \$8.00

VISA® Late Payment ..... \$18.00

Return VISA® Payment ..... \$18.00

VISA® International Fee ..... .8 to 1.0%

Replacement Card..... \$5.00

Escheat Processing Fee ..... \$65.00

\*Fee applies when an overdraft is created by check, in person withdrawal, ATM withdrawal, or other electronic means

## Holiday Closings

Monday, January 19  
Martin Luther King Jr. Day

Monday, February 16  
Presidents' Day

## Tax Time!

It's almost tax season! That means that you can have your tax refund directly deposited into your Credit Union account quickly, easily, and FREE! According to the IRS, a refund check is issued

within 6 to 8 weeks of filing a paper return. If you file a paper return, and choose to directly deposit your refund, you will receive your refund in 5 to 6 weeks. If you electronically file (E-file), your refund will be issued within 3 weeks of filing. However, if you choose to E-file and choose direct deposit for your refund, the IRS says you should receive it within 14 days.

To elect direct deposit of your tax refund into your Credit Union account, simply provide your tax preparer with your account number and our ABA routing #231980944. If you choose to E-file, you can always check the status of your refund online at [www.irs.gov](http://www.irs.gov).

To check your refund status, you will need your social security number, your filing status, and your refund amount. Also, remember to keep your 2014 year-end statement for tax reporting purposes!



## Loan Rates

Share Secured Loan .....	4.25%
2013-2015 Car Loans.....4 years .....	2.99%
.....5 years .....	2.99%
2014 & 2015 only .....6 years .....	3.99%
2010-2012 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.

