

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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Ho Ho Ho-holiday Loan

The holidays are just around the corner and if that is not news of good cheer...the Credit Union is here to help.

Our popular \$2,500 at 4.9% for 12 months holiday loans are back. Use the money for whatever you wish to make your holidays happy and bright.

A holiday loan can actually save you money when you leave your credit cards at home. That's because department store and other credit cards may have interest rates as high as 24%. So you may be paying for purchases over and over again when you make only the minimum payment. With a Credit Union holiday loan, you'll only pay for presents, shipping, decorations, food, and other expenses once. Plus, a holiday loan can help you stick to your budget because it puts your spending on a cash basis. Plan to only spend the amount you borrow to put the "ho ho ho" back into your holidays!

Borrow up to
\$2,500.00 at
4.9% APR*
up to **12 months**

*APR=Annual Percentage Rate. Rate current as of date of publication and is subject to change. Above rates are based on applicant's creditworthiness. Other rates and terms available. Contact the credit union for more information.



Attention Members

Christmas Club Checks will be issued on October 15, 2012.



It's That Time of the Year Again –

Open Your Christmas Clubs for 2013

The new Christmas Clubs for 2013 will begin on October 15th. If you had a Christmas Club last year, you will automatically be enrolled for the same amount in 2013 unless you notify us to make a change.

Any member who wishes to start a new Christmas Club should contact any credit union representative. You can have payroll deduction or you can simply deposit what you want, when you want to, into your Christmas Club account, and it will be there for your Christmas shopping in 2013.

Keep Receiving Your Sprint Discount

Refer Your Family Members to the Credit Union

Sprint is pleased to continue offering monthly discounts to our members who have Sprint services. To continue to receive the discounts, members must periodically provide documentation to help verify program eligibility.

New customers are required to fill out a verification form within 14 days of activation. Current credit union customers are required to provide proof of discount eligibility (credit union membership) when upgrading their device if it has been more than 20 months since their last validation.

The validation process is simple and only takes a few minutes to complete.

Both new and existing Sprint customers must fill out a verification form to receive the Sprint Credit Union Member Discount. To receive the discount, members must complete these important steps:

1. Confirm discount eligibility by showing proof of their active status as a member with a credit union check, unexpired credit union debit/credit card, current statement of account issued within the last 60 days or your membership card.

2. Accept discount program offer and required new two-year Agreement (for current customers only; new customers with a new-line activation and two-year Agreement have met this requirement).

3. Visit sprint.com/verify and select "fax or upload your verification". You'll then be forwarded to <http://mysprint.sprint.com/verify/pages/uploadForm.jsp> where you can complete and upload the form and attach your proof right to the site. You will automatically be reminded if you forget to include your proof. Or, fax the attached form and proof of eligibility within 14 days of service activation or new discount application to the Sprint Corporate Accounts Department: 913-523-1987 or toll-free 877-687-8211.

Once Sprint validates your information, usually within 5 business days, you'll receive a confirmation email. If Sprint has questions, they will contact you directly at the wireless number provided. It takes 1 to 2 billing cycles to see your discount on your Sprint invoice.

Members must ensure the following information is clearly displayed on their proof of eligibility; your name and North Penn FCU. Remember to completely black out or delete any confidential information, such as your social security number, account number or credit card number. Sprint is not liable for confidential information. Remember, you will not be eligible for service plan discounts until Sprint receives and validates the Request for Discount and Eligibility Form.

Unfortunately, Sprint is unable to issue retroactive credits.

Holiday Closings

Monday, October 8.....	Columbus Day
Monday, November 12.....	Veteran's Day
Thursday, November 22.....	Thanksgiving Day
Friday, November 23.....	Day after Thanksgiving
Monday, December 24.....	Christmas Eve
Tuesday, December 25.....	Christmas Holiday
Tuesday, January 1.....	New Year's Holiday

Everything's More Fun When There's More Than One!

Refer Your Family Members to the Credit Union

Did you know that membership is also open to your family members? That's right! Because YOU are a member of the Credit Union, your family members are also invited to join.

Like all other activities, membership is more fun when there are others with you, especially those closest to you. Let them know that they, too, can take advantage of low loan rates, little or no fees, FREE products and services, and competitive savings rates!

Stop in today and bring your family with you, because everything's more fun when there's more than one!

Tired of Paying Bills?

Are you tired of paying bills? If so, let the Credit Union pay them for you. Okay, so the Credit Union can't actually supply the funds to pay your bills, but it can eliminate the stress and time associated with doing so. Electronic Bill Payer makes paying bills simple and convenient.

The first ten bills paid are FREE, and after that there is a \$.50 charge for each additional bill paid. Contact us at

215-822-9119 with questions or to sign up. Or, you can complete the authorization form at northpennfcu.org. Click on the Services button, then Online Bill Payment and click Enroll. Fill out your information and click Go. You will receive notification of approval and you'll be set to go.

Enjoy more of your FREE time with our Online Bill Payment services.

