



# 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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## Holiday Loans Now Available

### Unwrap the Possibilities

“The most wonderful time of the year” is just around the corner. But it may not seem so wonderful if after making your list, and checking it twice, you’re not sure how you can make the holidays happen. A holiday loan from the credit union can help. With a holiday loan, you can determine your budget and stick to it by using cash for your purchases. That means January won’t arrive with a blizzard of high-interest department store charge card bills. Start by figuring out all of your extra holiday expenses: Gifts, gift wrap, postage and shipping, entertaining, travel and so on. If that number is too high, think about ways you can save.

Now with a reasonable budget in hand, you’re ready to apply for your holiday loan at the credit union. We want your holidays to be cheery and bright, so contact us soon.

**Borrow up to \$2500  
at 4.99% APR for  
up to 12 months.**

## Discontinuance of Loan Protection & Life Savings

Due to a significant decline in demand for the Loan Protection and Life Savings products that we currently offer to our members, our partner, CUNA Mutual Group, has informed us of their intent to exit these product lines. These products were both developed more than 75 years ago and have been in a steady state of decline for the last several years. Our group policies will be cancelled effective December 31, 2013.

Per the terms of our contract, your coverage will expire on December 31, 2013. All claims incurred before that date will be honored.

We know many members value the peace of mind and security that life insurance provides. That’s why we wanted you to know you can convert your Life Savings coverage to a guaranteed issue Primary Protection Plan, underwritten by CMFG Life Insurance Company. This new policy would provide life insurance coverage up to \$3,000. If you decide to take advantage of the conversion option, you must apply by January 31, 2014. You will be responsible for premium payments, and your new policy will be effective after you complete the application process. Your premiums will be based on your age at the time of application.

Conversion is simple. Just request, complete, and return an application with your first premium payment directly to CMFG Life Insurance Company by January 31, 2014, in order to receive coverage. To request the application, call 855.728.5205 to speak with a fully licensed insurance representative. Our staff will review your situation with you and provide guidance to ensure you have the right type and amount of insurance protection for you and your family based on your current and future needs.

Please contact CMFG Life Insurance Company at 855.728.5205 with any questions.



### Holiday Closings

Monday, October 14  
Columbus Day

Monday, November 11  
Veteran’s Day

Thursday, November 28  
Thanksgiving Day

Friday, November 29  
Day After Thanksgiving

Tuesday, December 24  
Christmas Eve

Wednesday, December 25  
Christmas Holiday

Wednesday, January 1  
New Year’s Holiday

**Remodel.  
Repair.  
Right Now.  
with a home  
equity Loan.**



Don't let the plummeting temperatures keep you bundled up this winter-take advantage of a Home Equity Loan from North Penn Credit Union today and use the funds to install new windows, extra insulation or an efficient heating system to keep you warm and cozy during these cold winter months!

You can lock in a low interest rate, and save even more by writing off your interest payments at tax time (consult your tax advisor for details). Stop by the Credit Union or give us a call to apply for a Home Equity Loan today.

**Get Electrified  
at the Credit  
Union**

Did you know you could increase your "electronics" usage and actually save energy?! With all the options you have for depositing to, withdrawing from, and accessing your account via electronic means, there's no doubt you'll save time and energy.

**Direct Deposit-** an automatic deposit of your recurring check (pay, pension, Social Security, etc.). No need to make a trip to the Credit Union office to deposit your check.

**Bill Payer-** an automatic withdrawal from your account for payment of premiums, dues or other regular obligations. Not only do you save energy by not having to write a check, but you save on postage, too!

**ATM Card-** better known as your Debit Card, this allows you to get cash and make purchases at MAC and PLUS System and Interlink networks nationwide. The ultimate convenience to access your account 24 hours a day wherever you may be!

**Power up with the Credit Union! Call us for details on any of these energy saving services.**

**Holiday Cash Coming Your Way**

Christmas Club Account checks will be disbursed on 10/11/2013

Didn't open one for 2013? It's never too early to start saving for next year! Call the Credit Union today for all the details on our Club Accounts.



**North Penn FCU  
Members Save Big with  
the Sprint Credit Union  
Member Discount**

**Sprint**



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](http://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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**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.

