

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

Our Rates are Still in Full Bloom!

Take advantage of blossoming benefits with a loan from North Penn Federal Credit Union. Whether you're looking to upgrade a vehicle, renovate your home or send a child to

college, North Penn FCU has what you are looking for—Money!

Our loans have great rates, offer a variety of terms and have convenient repayment options. Decisions are made right here within the Credit Union by people you know and can trust. Visit our website for an application, or better yet, stop in today and talk to one of our Loan Specialists.

Home Equity (Fixed)

Loan to Value up to 80%

60 months from **3.25%** APR*

120 months from **4.50%** APR*

New Auto

Financing available on 2010, 2011, and 2012

60 months from **2.99%** APR*

72 months from **3.99%** APR*

*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

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, 2012. 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.



Special Member Discounts!

We have coupons to some of the amusement parks in the area – Hershey Park, Dorney Park & Wild Water Kingdom, and Camelbeach. If you're planning on taking the family to one of these parks this summer, these coupons will help lower your cost.

We are also offering 10% off your regularly-priced monthly Sprint service plans. Activation and upgrade fees are waived for credit union members. Ask us for more information!

Your Credit Union – a “Fees-able” Alternative

Since it's becoming more difficult to find a bank that doesn't charge fees for just about every service imaginable, it's nice to know that you have an affordable alternative – your Credit Union.

Many credit unions offer services for no fee at all. And, when a credit union finds it necessary to charge a fee, it tends to be much lower than what a bank would charge. After all, the credit union is generally just covering the cost of service.

Credit unions have lower fees because they tend to have lower operating costs. Different from banks, credit unions try to get the most out of their income from loans and investments, rather than through fees. Credit unions average less than 9% of their gross income from fees and other sources. In comparison, banks, which charge fees for almost everything, even seeing a teller, reap more than 40% of their income from charging you fees!

Not only do you save on fees at your Credit Union, but you can often get better loan rates and returns on savings. So, if you are fed up with high bank fees and charges, see what your Credit Union has to offer. You'll be pleasantly surprised.



A Penny Saved Online Shopping Discount Codes

If you don't have a discount code when you are shopping online, look for one.

Almost any time you buy something online; there is a place on the online check out form for you to insert a discount or promotion code. These codes are often included on coupons, special mailings or sometimes on the site you're visiting.

If you don't happen to have such a code, look for one. It only takes a few minutes.

Open another window in your browser and type “discount code” into your favorite search engine, along with the name of the company from which you are making the purchase. Several websites collect that kind of information:

- [CouponWinner.com](#)
- [CouponCabin.com](#)
- [CurrentCodes.com](#)
- [1StopMarketPlace.com](#)

These are just a few examples. Most times, you will find a code that entitles you to \$5 or 5% or 10% off the regular price. All those discounts eventually add up.

Holiday Closings

Wednesday, July 4 Independence Day
Monday, September 3 Labor Day Observed

How to Avoid ATM Skimming

ATM fraud is becoming more prevalent with the invention of smaller computing devices. One of the methods that criminals use to access your account is ATM skimming. Skimming occurs when a device is placed onto the ATM machine and interferes with typical ATM transactions. This device may be a substitute card reader inserted onto the ATM or a touch screen device may take the place of the original screen. The purpose of these devices has one goal: to collect your personal banking information.

Your credit union offers these tips to help you avoid becoming a victim of ATM skimming:

- **Inspect the ATM.** Be on the lookout for anything that looks strange or out of the ordinary before using it, such as anything loose, crooked, or damaged, or if you notice equipment or wires out of place.
- **When entering your PIN, block the keypad** with your other hand to prevent possible hidden cameras from recording your number.
- **Don't use an ATM that directs you to another machine** with a card reader attached.
- **If your card isn't returned** after the transaction is completed or after hitting “cancel,” immediately contact your credit union.
- **And, remember to check your account regularly** to look for any unauthorized transactions.

If you do suspect an ATM has been tampered with, contact the financial institution that operates the ATM machine. Your security is important to us.



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 in full. Be ready for your next vacation by joining the club – our 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 Credit Union office today and ask about signing up for our Vacation Club.

