

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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Direct Deposit Your 2012 Tax Refund

Having your tax return directly deposited into your Credit Union account is quick, easy, convenient, and best of all, FREE! Why wait around for your refund check to be mailed when you can start spending (or saving) right away? According to the IRS, a refund check is issued to you within six to eight weeks of filing a paper return. By choosing direct deposit your paper-filed refund will be received in five to six weeks.



If you choose to e-file AND choose direct deposit for your refund, you should receive it within 10-14 days!

To have your tax refund directly deposited into your Credit Union account, simply provide your tax preparer with your account number and our routing number, #231980944. If you choose to e-file, you can always check the status of your refund online at www.irs.gov. To do so, you will need your Social Security number and your filing status.

Also, remember to keep your year-end credit union statement for tax reporting purposes.

Important 2011 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 2011.



Singing the Holiday Bill Blues?

Worried about your credit card debt? Are you hiding those new credit card bills with overwhelming holiday expenses on them? We have all had those days, but instead of running from your credit card woes, why not take charge and consolidate your

debt with a loan at a low rate? Our annual Christmas Special is good through the end of January 2012. If you need to pay off your holiday bills, get a loan with us. Borrow up to \$2,500 at 6.9% for 12 months.*

*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.

New Wheels for the New Year

If it looks like the old set of wheels just isn't going to make it through another winter, or you just like the idea of new wheels for the New Year, stop by or call North Penn Federal Credit Union and let us get you in the right set of wheels for the right price.

The beginning of the New Year can be a great time to shop. With dealer and manufacturer incentives, it's possible to snag a vehicle at or below dealer cost.

Rates as low as
3.50% APR*
48-months

If you're thinking of a new vehicle, the first place to stop is your Credit Union. With your pre-approved loan in hand, you can shop at the dealer and bargain from a position of authority. Tell them to apply any dealer and/or manufacturer incentives directly to the purchase price.

Stop by and talk with us about our variety of terms and payment options before you sign up for that dealer financing. Get ready to start the New Year in style with a new car or truck at terms you can afford.

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Happy Holidays from Your Credit Union

Thank you for letting us serve you throughout the past year. We hope that you will continue to take advantage of the many services available to you as a member/owner of this financial cooperative. We value your membership and look forward to serving you in the year to come.

North Penn FCU Members Save Up to 30% on all Dell Products

Dell® knows there's a techno gadget-loving geek in everyone. That's why they've teamed with Invest In America to offer credit union members exclusive discounts of up to 30% on all of their products. From laptops, tablets and smartphones to HDTV's, printers and cameras, Dell® has it all and North Penn FCU members can save on it!

Discover the happiness Dell®, Invest in America, and fantastic discounts can bring at LoveMyCreditUnion.org.



Don't Forget to Update

Are you moving? Preparing to go south for the winter? Considering the risk of identity theft, we strongly encourage all members to maintain accurate contact information with North Penn Federal Credit Union. By law, we are required to communicate certain notices to each member periodically by mail. We often receive returned mail indicating inaccurate contact information. Additionally, it would be dangerous to mail sensitive information, such as your statements, to an inaccurate address.



To change the address on your accounts, you must complete and sign a Change of Address Form at the Credit Union. If we receive a postal forwarding address notification, we'll send you a letter asking you to confirm your new address and to complete an enclosed Change of Address Form.

If you have changed your address, name, phone number, etc., please remember to update your personal information with your Credit Union as soon as possible.

Holiday Closings

Monday, January 16 Martin Luther King, Jr. Day
Monday, February 20 Presidents' Day

The Motor Vehicle Certification Program (MVCP)

MVCP offers consumer information to members who are purchasing a new vehicle. The Credit Union urges members to call MVCP at 1-800-345-0990.



Life After Retirement



When you think about life after retirement, do you picture a home at the beach, traveling, or lots of leisure time? Or maybe you're concerned about paying for cost of living and medical expenses?

More than 85% of Americans retire on an annual income of \$10,000 or less,* so a comfortable and rewarding retirement depends on your retirement savings. The more you save today, the better prepared you'll be when your paychecks stop.

Think of North Penn Federal Credit Union as your retirement saving's partner. Our Individual Retirement Accounts (IRAs) can help you prepare for the retirement you want. Whether you choose the tax advantages of the Traditional IRA or the tax-free earnings of a Roth IRA, our retirement accounts are the smart, easy, and safe way to save for retirement.**

Open an IRA Savings Account, and add to it as often as you like until you reach your maximum annual contribution amount. We can also help you transfer an IRA from another financial institution or broker to take advantage of our great rates. Our IRAs are insured separately from your other deposits, giving you additional peace of mind. The National Credit Union Administration (NCUA) insures IRAs up to \$250,000.

*Source: U.S. Department of Health and Human Services. **Always consult a tax advisor about deductibility or other tax implications before contributing to any retirement account.

