

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

Sweet Deals on Your New Set of Wheels

You will fall in love with our auto loan rates and convenient repayment terms!

New Auto Loans

(2012-2014 models)

as low as **2.99% APR***

Used Auto Loans

as low as **4.95% APR***

*APR = Annual Percentage Rate. Rates are determined by credit scoring system and are subject to change.



New Year Loan Special

Start the New Year right! Take advantage of NPFCU's "New Year Loan Special" to pay off those holiday bills. You can borrow up to maximum of \$2,500 for a term of 12 months at a rate of 4.99% APR*.

This loan special is being offered until March 31, 2014. Call the Credit Union today to apply!

*Annual Percentage Rate to qualified borrower. Other terms, conditions and rates may apply.

Important Tax Information

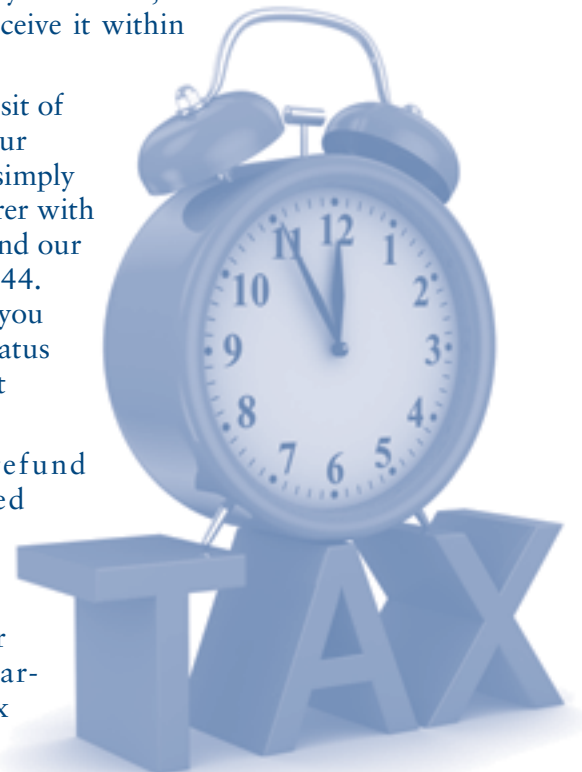
Your 1099 and 1098 statements are included with this statement. We will not be mailing separate 1099 and 1098 forms. Be sure you keep these for your tax reporting requirements for 2013.

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.

To check your refund status, you will need your social security number, your filing status, and your refund amount. Also, remember to keep your 2013 year-end statement for tax reporting purposes!



Slim Down Your Holiday Debt with a Credit Union Credit Card

Those credit cards you're carrying around may be fattening up more than your wallet. They may be super-sizing your debt. If you're trying to manage your weight, you have to pay attention to nutrition labels. If you're trying to manage your money, you need to pay attention to how much interest you are paying on your debt. So check the interest rates on your credit cards. Then, rather than paying as much as 28 percent - even 30 percent - on those department store charge cards, transfer your balances to a low-interest rate credit card from the credit union. You may be surprised at just how much you are paying on your purchases or cash advances on your other credit cards as well. If there are issues with your card, you can simply contact your credit union. We are right here, not at a faraway call center, to help you solve the problem. Applying for a credit union credit card is easy; call on us today.



Thank You Volunteers!

Money may make the world go round, but those who freely give of themselves to be of service make it a better place. Volunteers are everywhere: In schools as tutors, in food pantries feeding the hungry, at fun runs and triathlons raising money for those in need, and even in your credit union's board room, where volunteer directors and committee members serve as stewards of the funds entrusted to the credit union. In 2012, the latest year for which statistics are available, Americans volunteered a total of almost 8 billion hours, an estimated economic value of roughly \$171 billion.

To all volunteers, especially the dedicated members of the credit union who give of their time and talents in service to their fellow members, thank you! You represent one of the fundamental values of the credit union philosophy of "people helping people" and your contributions are appreciated.

If you'd like to make a difference in the community, visit sites such as www.volunteer-match.org or approach the organization addressing your area of concern directly. You'll be glad you did. As Gandhi said: "The best way to find yourself is to lose yourself in the service of others."



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.

Holiday Closings

Monday, January 20
Martin Luther King Jr. Day

Monday, February 17
Presidents' Day

Loan Rates

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

