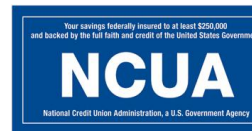




Notes of Interest

*Throughout the holidays and every day of the new year,
may you be blessed with peace, happiness and success.
From the Board of Directors and Staff*



Quarterly Publication

570-742-3903 1-888-474-8223 website: ncsfcu.org

December 31, 2009



Special Points of Interest

- ✓ Annual Meeting
- ✓ Board Nominations
- ✓ Debit Cards
- ✓ Holiday Schedule
- ✓ Who's Who
- ✓ Dividends
- ✓ Robo Cash Kids Club
- ✓ VISA® CREDIT CARD
- ✓ 2009 Tax Refund
- ✓ Home Banking
- ✓ Voice Response Unit

“This is your Meeting, Please Plan to Attend”

The 2010 Annual Meeting will be held at
The Watson Inn, Watsontown, Friday,
April 16, 2010 at 7:00 P.M.



Every credit union member has a voice in our democratically owned financial co-operative.

So come give your input regarding how we can improve member services, and enjoy the evening with your fellow credit union members.

Refreshments will be provided!

The Board of Directors welcome ideas for future annual meetings. Please mail your ideas to the credit union, or drop a note in the suggestion box located in the lobby at your credit union office.

BOARD NOMINATIONS OPEN

Two board positions and a supervisory position are up for re-election, previously held by Ernest R. Gromlich, Robert B. Izer and Marianne L. Pursell.

You elect your credit union board of directors, just as you elect individuals into political office. You can run for office if you'd like. We welcome and encourage your participation. Nominations will be open and will be accepted from the floor at the annual meeting. If you would like to nominate someone to run for a board position, please contact:

Ernie R. Gromlich, Nominating Committee Chairperson
C/O N.C.S.F.C.U., P.O. Box 455, Milton, PA 17847

Holiday Schedule



Martin Luther King, Jr. Day - Monday, January 18, 2010

Presidents' Day - Monday, February 15, 2010

Good Friday – Closing at 1:00 PM Friday, April 2, 2010

DEBIT CARDS

Keeping an accurate checking account record is important because:



- Debit card transactions are not immediately subtracted from your account balance, but an authorization is placed against your account.
- Once an authorization is given, you cannot stop the payment from coming out of the account.
- If funds are not available when the authorization is presented for payment, a fee of \$25.00 will be assessed.
- Exercise extreme caution with your account information to protect against fraudulent activity.
- We suggest that you keep a copy of the front and back of your card in a safe place, in case your card is lost or stolen.

If your card is lost or stolen after hours call:

1-800-991-4965 for Debit Card

1-800-991-4961 for Credit Card

Who's Who at the Credit Union

President: Eugene E. Kline
 Vice President: Ernest R. Gromlich
 Secretary/Treasurer: Kurt E. Eck

Directors

Robert B. Izer Dale E. Walize
 C. Michael Fidler Joseph S. Kowalski

Supervisory Committee

Marianne Pursell - Chairperson
 Dale D. Burrell C. Michael Fidler

Member Service Representatives

Patricia A. Pfleegor Tammie L. Hendricks
 Ruth L. Cook

Lending Service Representative

Kimberly L. Brown

Assistant Manager: Wendy S. Wirth
CEO/Loan Officer: Virginia I. Wirth
Membership Officer: Robert B. Izer

N.C.S.F.C.U. VISA® CREDIT CARD

Get The Credit Union Difference!

Not all credit cards are created equal; the N.C.S.F.C.U. Visa Credit Card stands out above the rest.

*** No Annual Fee * Low 9.90% APR on Purchases & Cash Advances**

*** Payments can be made at the Credit Union**

DIVIDENDS

The following dividend rates were paid for the dividend period December 31, 2009.

<u>Account</u>	<u>Rate</u>	<u>APY*</u>
Regular Share	1.00%	1.00%
Vacation Account	1.00%	1.00%
Tax Account	1.00%	1.00%
Christmas Club	1.25%	1.26%

Super Saver Account: (*You must maintain a minimum average daily balance of \$2,500.00 in your account to obtain the disclosed annual percentage yield for the quarter)

Level #1 (\$2,500.00-\$4,999.99)	1.25%	1.26%
Level #2 (\$5,000.00-\$9,999.99)	1.65%	1.66%
Level #3 (\$10,000.00 and over)	2.25%	2.27%

Share Draft 0.50% 0.50%

(minimum average daily balance \$500.00 to earn a dividend)

*Annual Percentage Yield



"GADGET"

"Robo Cash"

Kids Club

Saving for the Future!

for ages 0-12

- * Earn a star for every \$10 deposit
- * After 10 stars pick a prize and have your name entered in a quarterly drawing for a \$25 deposit

Pick up your card today!

Direct Deposit Your 2009 Tax Refund

Having your tax return directly deposited into your Credit Union account is quick, easy, convenient, and best of all, FREE! It can take six to eight weeks for a check to be issued once you file your paper return, but you could receive your refund within five to six weeks if you choose direct deposit. If you E-file AND choose to have your refund directly deposited into your account, you should receive it within 14 days! All you have to do is provide your tax preparer with your account number and our routing number. As a reminder, if your IRS check is made payable to two people, both parties MUST be present to cash the check. If both are not present and the check was signed, the funds will be deposited into a joint account only after the signature has been verified.

Home Banking and Voice Response Unit

Did you know you can access your account information 24 hours a day, 7 days a week? **Home Banking** allows you to view balances, transfer funds within the same account number, and view transaction history. You can also receive your monthly or quarterly statements electronically. The **Voice Response Unit (VRU)** is the Credit Union's 24 hour banking service, offering balance inquiries, transfers between sub-accounts, and the ability to have a withdrawal mailed to your address. Our VRU system allows you to process transactions without making a trip to the Credit Union. Home Banking and the VRU are free services available to all of our members. You will need to contact the Credit Union office to sign up and allow us to assist you in entering the services for the first time.

Home Banking Website

www.ncsfcu.org

Voice Response Unit

570-742-0211 or 1-800-742-4003