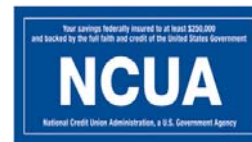




# NOTES OF INTEREST



[www.ncsfcu.org](http://www.ncsfcu.org) e-mail: [ncsfcu@verizon.net](mailto:ncsfcu@verizon.net)

Quarterly Publication

570-742-3903 or 1-888-474-8223

June 30, 2009

*Special Points of Interest*

- “Stuff the Bus”
- A Special Thanks
- “Robo Cash” Kids Club
- International Credit Union Day/Shredding
- Christmas Club News
- Who’s Who
- Dividends
- Welcome
- American Income Life Insurance Company
- Hershey Park Tickets
- Keep in Touch
- Upcoming Holidays
- Privacy Policy
- **LOANLINER®**



**“Stuff the Bus”!**  
**Campaign – Child Safety Days**  
**August 5<sup>th</sup> & August 6<sup>th</sup>**  
**Join us at the Credit Union.**

Attention all Northumberland County Schools FCU Members:

During the month of August, we will be hosting a “STUFF THE BUS” campaign to help our local elementary schools.

We encourage all members to donate school supplies during the month of August. With every donation made, your name will be entered in a drawing for a chance to win a gift basket as a thank-you for your support.

To Kick-Off the “STUFF THE BUS” campaign, we will be hosting two Child Safety Days, August 5<sup>th</sup> & 6<sup>th</sup>. This is a great time to help protect the children of our community through free fingerprinting, photographing and DNA sampling.

**And please don’t forget your donation for “STUFF THE BUS”!**



A special thanks goes out to all who attended the annual meeting, to those who participated in youth week, and all that donated to the Salvation Army!



**“GADGET”**

COMING SOON!  
**“Robo Cash”**

**Kids Club**  
**Saving for the Future!**

Stay tuned for more details!

Come visit **“GADGET”** during the “Stuff the Bus” campaign, August 5<sup>th</sup> and August 6<sup>th</sup>.

**ATTENTION:**  
**CHRISTMAS CLUB**  
**ACCOUNT HOLDERS**

All Christmas Club funds will be directly deposited into your regular share (savings) account during the first week of October 2009.

You may call the credit union office or log on to your on-line account to transfer or withdrawal funds from your share account.

As a part of International Credit Union Week, Knisely Mobile Shredding Company will have a shredder truck at the Credit Union office on **Friday, October 16, 2009**, between 11:00 A.M. and 1:00 P.M..

This is an opportunity for you to have all those out dated personal documents destroyed in a secure manner.

Please bring a non-perishable food item for one of our local food banks.

**Limited shredding per member, call for more details!**

**International Credit Union Week**  
**October 12-16, 2009**

“Your Money,  
 Your Choice,  
 Your Credit Union.”



**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**

Jennifer Callenberger Tammie Hendricks  
 Ruth L. Cook Patricia Pflieger

**Lending Service Representative**

Kimberly L. Brown

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

**DIVIDENDS**

The following dividend rates were paid for the dividend period June 30, 2009.

<i>Account</i>	<i>Rate</i>	<i>APY*</i>
<b>Regular Share</b>	<b>1.00%</b>	<b>1.00%</b>
<b>Vacation Account</b>	<b>1.00%</b>	<b>1.00%</b>
<b>Tax Account</b>	<b>1.00%</b>	<b>1.00%</b>
<b>Christmas Club</b>	<b>1.50%</b>	<b>1.51%</b>
<b>Share Draft</b>	<b>0.50%</b>	<b>0.50%</b>

(Minimum average daily balance \$500.00)

**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)	<b>1.75%</b>	<b>1.76%</b>
Level #2 (\$5,000.00-\$9,999.99)	<b>2.15%</b>	<b>2.17%</b>
Level #3 (\$10,000.00 and over)	<b>2.75%</b>	<b>2.78%</b>

\*Annual Percentage Yield

**WELCOME!**

The Board of Directors and staff at NCSFCU would like to welcome our newest member group!  
**Snyder's Accounting and Tax Service**

**NEW MEMBER BENEFIT**

American Income Life Insurance Company (AIL) has been providing no cost benefits for over 50 years. They have partnered with credit unions to provide additional benefits for members and increase the value of the credit union.

**HERSHEY PARK TICKETS**

Tickets for the 2009 season are available at the credit union!  
**ADULT (9-54) \$39.95**  
**JR./SR. (3-8/55-69) \$27.95**  
**CHILDREN UNDER 3 ARE FREE**  
 Please see our credit union staff!

With the AIL program, every member is covered for \$3,000.00 of Accidental Death and Dismemberment, covering loss of life, limb and sight. This benefit is at no cost to the credit union or the member.

With the rising costs of healthcare, AIL is providing no cost Health Service Discount Cards for members as well. This discount card provides up to 60 percent off out-of-pocket expenses resulting from hearing, vision, chiropractic and pharmacy care/needs. Other no cost benefits include Child Safety Kits, Family Memorial Guides, Identity Theft Protection Guide and Social Security Accumulation Request Forms.

**KEEP IN TOUCH!**

Have you moved? Are you changing your e-mail address, home or cell phone number?  
 Please call the credit union to keep us updated on all of your personal information.

Each member will receive a new benefit packet notifying them of the new benefits they now have by being a member of the credit union. A beneficiary card has been included for those that would like to designate their beneficiary.

**Up-Coming Holidays**

Labor Day . . . . . Monday, September 7<sup>th</sup>  
 Columbus Day . . . Monday, October 12<sup>th</sup>  
 Please mark these holiday closing dates on your calendar to help avoid any holiday inconvenience for you and your family.

If a beneficiary card is sent in, AIL is bound to try to verify the beneficiary information. AIL will then make an appointment to deliver the certificate of insurance, Health Services Discount card and the other no cost programs. If the member needs supplemental life insurance programs, AIL will be able to provide them information on current programs.  
 More information to follow.