



# NOTES OF INTEREST



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Quarterly Publication

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

June 30, 2010

**\*\*SEE INSERT FOR  
IMPORTANT VISA  
CHECK CARD  
INFORMATION\*\***

Special Points of Interest

- “Stuff the Bus”
- Shred Fest
- Christmas Club News
- Child Safe Kits  
-Child Safe Day Aug. 12<sup>th</sup>
- Skip-A-Pay
- Who’s Who
- Dividends
- MEMBERS® Insurance
- Hershey Park Tickets
- Keep in Touch
- Upcoming Holidays

**“Stuff the Bus”!  
Campaign – Child Safety Days      August 12th  
Join us at the Credit Union!!!**

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 a Child Safety Day, August 12<sup>th</sup> from 10:30am to 4:30pm. 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”!**

**2<sup>nd</sup> ANNUAL SHRED FEST**

As a part of **International Credit Union Week**, *Knisely Mobile Shredding Company* will have a shredder truck at the Credit Union office on **Thursday, October 21, 2010**, between **2:30 P.M. and 4:30 P.M.** This is an opportunity for you to have all those outdated personal documents destroyed in a secure manner.. Please bring a non-perishable food item for donation to a local food bank.

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

**!!Stop By to Celebrate the Credit Union Difference- Hot Dogs and Soda Served!!**

**Child Safe Kits**



Every year over 800,000 children are reported missing. Endorsed and supported by the nation's leading law enforcement union, Child Safe Kits add an extra level of assurance for the family and shows American Income Life and your credit union’s ongoing support and commitment to the community.\*\*\*

**Stop By the Credit Union and Get your  
Child’s Safe Kit Today!!!**

\*\*\*<http://www.aillife.com/main/products.aspx?submenu=ChildSafeKit>

- ❖ Available at No Cost
- ❖ Tools for Parents
- ❖ Assists Authorities

**!!ATTENTION!!  
CHRISTMAS CLUB  
ACCOUNT HOLDERS**

All Christmas Club funds will be directly deposited into your regular share (savings) account during the first business day of October 2010. You may call the credit union office or log on to your on-line account to transfer or withdrawal funds from your share account.

**Skip-A-Payment Request Form**

Here is my Skip-A-Payment coupon and \$25 payment for administrative and processing costs.

Payments to Skip (Circle One):      **July**      **August**

Loan Type: \_\_\_\_\_

Account Number: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

A fee of \$25 for EACH payment skipped is due and payable upon execution of Skip-A-Payment, fees will be returned to anyone not eligible to participate. In order to skip your payment, all loans and accounts must be current and in good standing at the time we receive your request, and your loan must be open at least 6 months. The deferral of loan payments pursuant to this agreement will automatically extend the loan maturity date by a corresponding period of time. Deferral of payments will reduce the portion of future payments applied to principal resulting in a larger final payment, or negative amortization. Interest will continue to accrue on your loan as it normally does. Certain restrictions apply and not all loans are eligible for this program. In some instances, it may be required that the member authorize having a credit bureau report pulled for a review. A skipped payment may reduce any GAP insurance claim on insured vehicles. Please consult your GAP Policy for more information. Maximum of two (2) extensions, including Skip-A-Payments, allowed per year. Program subject to change without notice.

**\*\*Home loans and Visa are not eligible.\*\***



**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 Susan McLean

**Member Service Representatives**

Tammie L. Hendricks Patricia A. Pflieger  
 Adam N. Dincher

**Loan Officer:** Brenda L. Raker  
**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, 2010.

<u>Account</u>	<u>Rate</u>	<u>APY*</u>
<b>Regular Share</b>	<b>0.75%</b>	<b>0.75%</b>
<b>Vacation Account</b>	<b>0.75%</b>	<b>0.75%</b>
<b>Tax Account</b>	<b>0.75%</b>	<b>0.75%</b>
<b>Christmas Club</b>	<b>1.25%</b>	<b>1.26%</b>
<b>Share Draft**</b>	<b>0.25%</b>	<b>0.25%</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>1.00%</b>	<b>1.00%</b>
Level #2 (\$5,000.00-\$9,999.99)	<b>1.25%</b>	<b>1.26%</b>
Level #3 (\$10,000.00 and over)	<b>1.50%</b>	<b>1.51%</b>

\*Annual Percentage Yield



≈  
**A  
 Package  
 of  
 Protection  
 for Your  
 Auto and  
 Home**  
 ≈

**Why juggle policies and payments to one company for your home insurance, one for your car, and another for your motorcycle or RV?**

The MEMBERS® Auto and Homeowners Insurance Program through Liberty Mutual Insurance Company can help wrap up your insurance needs in a single, convenient package- endorsed by your trusted credit union!\*\*

You and your family could be protected with:

- ❖ Toll-free phone or online claims service
- ❖ 24-hour emergency roadside service nationwide\*\*
- ❖ Guaranteed home and auto repairs with trusted providers
- ❖ Identity theft coverage
- ❖ New Car Replacement program
- ❖ Costs savings with the Accident Forgiveness program

Some benefits are automatic, while others require individuals to qualify or purchase the coverage, such as the New Car Replacement benefit.\*

If you want protection that helps you find temporary living arrangements in an emergency, MEMBERS Auto and Homeowners Insurance may offer your kind of coverage.

Average credit union member savings is \$329.07\* a year. Combine auto and home coverage and you could save even more.

Call toll-free 1-888-380-9287 today. Liberty Mutual's professional representatives can review your situation and provide a no-obligation quote.

**Tickets for the 2010 season  
 are available at the credit union!**  
**ADULT (9-54) \$40.95**  
**JR./SR. (3-8/55-69) \$28.95**  
**CHILDREN UNDER 3 ARE FREE**  
**Please see your credit union staff!**

**Up-Coming Holidays**

Labor Day. . . . . Monday, September 6<sup>th</sup>

Columbus Day. . . Monday, October 11<sup>th</sup>

Please mark these holiday closing dates on your calendar to help avoid any holiday inconvenience for you and your family.

**The Supervisory Committee will be conducting an audit of member accounts on June 30, 2010. The Supervisory Committee should be contacted to resolve any member complaints(s) that have not been resolved by the credit union staff. Please e-mail Marianne Pursell at: [ncsfcuSupvComm@gmail.com](mailto:ncsfcuSupvComm@gmail.com).**

\*These descriptions are necessarily brief and subject to the terms stated in the policy and related endorsements; available where state laws and regulations allow; may vary by state. Figure based on a February 2010 national sample of auto policyholder savings when comparing their former premium with those of Liberty Mutual's group auto and home program. Individual premiums and savings will vary. Discounts are not available in all states and discounts vary by state.

\*\* Coverage provided and underwritten by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. Emergency Roadside Assistance is available anywhere in the U.S. and Canada. With the purchase of our optional Towing and Labor coverage, the cost of towing is covered, subject to policy limits. **The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.**