

# TIPSTER

**NCCo**  
**DELAWARE**  
**EMPLOYEES**  
FEDERAL CREDIT UNION  
Member Owned . . .  
*Member Driven*

News for members of New Castle County Delaware Employees Federal Credit Union

June 2019



## Greetings from "Your Dream Vacation".

Whether your ideal vacation is lounging by the ocean, climbing a mountain or touring historical monuments, we can get you the money you need for the trip of your dreams. Simply take advantage of our vacation loan and enjoy:

- ☺ Rates as low as 9.00% APR\*
- ☺ Loan amounts up to \$2,500.00
- ☺ Flexible terms up to 12 months
- ☺ Affordable payments

Don't wait to fund your fun! Apply in our office or download an application from our website, [www.nccdefcu.com](http://www.nccdefcu.com). It's that simple. Vacation loans are available from May 13th ~ September 13th.

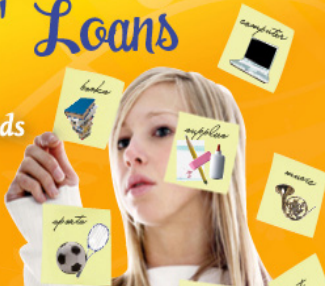
\*APR=Annual Percentage Rate. At 9.00% APR the monthly payment is \$87.45 for each thousand borrowed based on a one-year term. Other discounts may apply.

7474011

## Grade "A" Loans

for all your  
Back-to-School Needs

Rates as low as  
7.00% APR\*



## Travel Notice

Notify us before you travel to guarantee that your card does not get denied while making purchases. Verify the phone numbers we have on file for you so that if our fraud department detects out-of-pattern purchases on your account they will be able to contact you, otherwise your card could be blocked.

If by chance your card is lost or stolen, please call the numbers listed below:

**VISA Credit**  
**1-800-325-3678**

**VISA Debit**  
**1-800-991-4965**



*Take a break*  
FROM ATM FEES.

Find Surcharge-Free ATMs near you

[allpointnetwork.com/FindAnATM](http://allpointnetwork.com/FindAnATM)



**Allpoint**

# Savings & Investment Dividends

Board of Directors declared the following dividends:

Share Type	Dividend Rate	APY**
Regular Shares \$125 and over	.15%	.15%
Checking \$1,000 and over	.10%	.10%
Christmas Club/Vacation Club	.15%	.15%
IRA Accumulation Shares	.40%	.40%
Preferred Shares	.15%	.15%
Money Fund Shares	.20%	.20%

For all accounts except Money Fund Shares, the dividend period was June 2019.

For Money Fund Shares, the dividend period was the week ending June 25, 2019.

Money Fund Dividends are calculated daily and paid weekly. All other dividends are based on average daily balance and distributed on the last day of the month of the dividend period.

Dividends declared are based on available earnings of the Credit Union.

For more information on terms, conditions and rates, please contact the Credit Union.

\*\*Annual Percentage Yield

2910572



# Holidays

Our scheduled holidays for the year are posted on our website.

Here's when we will be closed between now and the next issue of Tipster:

**Independence Day**.....**July 4, 2019**

**Labor Day**.....**September 2, 2019**

**Columbus Day**.....**October 14, 2019**



**Unscheduled closings:** We close whenever non-essential county offices are closed.

You may call 395-5200 to find out about unscheduled closings due to weather or other emergencies.

# Lil' Dividends:

**Kayla Emily Weaver, born: January 8, 2019, 7lbs. 8 oz.**

**Second Granddaughter of Jeffrey M. Weaver Sr.**

Be sure to let us know when you've got new little ones and bring us a picture for our bulletin board. We'll pitch in \$5.00 to open their accounts as soon as they have social security numbers.



5300456

# DID YOU KNOW?

Financial institutions are required to escheat funds in accounts to the State of Delaware that have had no transactional activity for a period of 5 years. Avoid inactivity fees and the risk of losing your account by performing regular transactions and keeping us up to date on changes to your address and contact numbers.

# Loans

The Board of Directors set the following rates for the calendar month of July 2019:

# Loan Type

**APR\***

# Summer Loans

Rates as low as.....9.00%†

# Collateral

New & Used Rates as low as .....2.49%

Motorcycle Loans as low as .....3.49%

Boats/RV's/Travel Trailers as low as.....3.99%  
with equity discount

# Signature

Rates as low as.....9.00%†

# Home Equity

(Fixed Rate, Closed End)

Rates as low as .....3.99%

# PrimeLines

Rates + 1.50% margin.....7.00%

# Share Secured

Rates as low as.....3.15%

**VISA Credit Card**.....12.00%

\*APR (Annual Percentage Rate)

† Rates will vary depending on repayment term, credit worthiness and (for collateral loans) percent of retail financed. Rates subject to change without notice.





**MAKE A SPLASH WITH  
\$100 CASH**  
FOR EVERY NEW LINE  
ACTIVATED WITH SPRINT®!

Register at: [LoveMyCreditUnion.org/Summer](http://LoveMyCreditUnion.org/Summer)  
[https://links.lovemycreditunion.org/client/love\\_my\\_cu/banner/?bid=5418&campid=4&clientid=17687&sid=1](https://links.lovemycreditunion.org/client/love_my_cu/banner/?bid=5418&campid=4&clientid=17687&sid=1)

Love My Credit Union rewards



## SCRAMBLED LUCKY NUMBERS



In every issue of Tipster, we publish five scrambled member numbers. Find your number and give us a call. We'll put \$10 in your shares! Then, with your permission, we'll publish your name as a winner in the next issue of Tipster.

Be sure to look for your number in this issue...

**Good Luck to everyone!!!**

## WANT TO MAKE YOUR LIFE EASIER?

### Mobile Money

### Easy. Fast. Secure.

Mobile Money is a secure, convenient way to access your bank accounts anytime, anywhere using your mobile device.

#### With Mobile Money you can:

- View account balances
- View account transactions
- Transfer funds between your checking or savings accounts
- Pay your bills and more

#### Here's what you need to get started:

1. An eligible Virtual Branch account
2. A mobile device that can send and receive text messages and/or has access to the Internet
3. Access by clicking the Self Service tab, and then clicking on the Mobile Money link.

#### How secure is Mobile Money?

We safeguard your personal information using multiple security measures, including authentication, encryption, and more. For added security, if your phone is ever lost or stolen, just contact us through Customer Service.

Based upon wireless network availability. You may be charged for services by your wireless carrier.



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## OFFICE HOURS:



Our office hours for transactions are 8:30 a.m. to 3:45 p.m. Monday through Thursday.

On Fridays only our office hours are 7:30 a.m. to 3:45 p.m.

Checks requested before 3:45 p.m. can be picked up as late as 4:00 p.m.

VISA Payments accepted until 3:15 p.m. But Home Banking/Mobile Banking is available 24/7.

***If you haven't signed up,  
give us a call!***

***If you're in the market for a new car, don't buy one just yet!***

If you can hold out until the end of the month, you'll be rewarded with significant savings. Like most salesmen, car dealers are subject to sales quotas; they have a specific number of cars they must move each month. When the end of the month is approaching and salesmen still need to sell vehicles, they're probably anxious about meeting their quota, so they'll bring down their prices for you. In fact, they may be so eager to sell, that they'll lower the price so much and even take a loss just to sell the car. Take advantage of this pattern and look for your new car at the end of the month. And don't forget to stop by or call us, we have rates as low as 2.49%\* APR.

**Buying a car?**

**Hold out until the end of the month!  
Dealers must meet quotas & may lower the prices.**

**#moneyhacks**

APR= Annual Percentage Rate

9300234



**HE APPROVES OF THE NEW RIDE...  
YOU APPROVE OF THE RATE**

Shopping for a new vehicle can be ruff, but finding the right financing doesn't have to be. With an auto loan from us, you can get your paws on these great features:

- ✓ Drool-worthy auto loan rates as low as 2.49% APR\*
- ✓ Flexible terms up to 72 months
- ✓ Convenient payment options

So, go ahead – unleash the savings today and apply for an auto loan. Simply stop by our office or visit our website to complete an application.

\*APR=Annual Percentage Rate; Rate shown is based on a 2-year term with equity discount

**New Castle County Delaware Employees Federal Credit Union**

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