

TIPSTER

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

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

October 2019

Local Service. *Global Reach.*



On Thursday, October 17, 2019, we will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day. There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and we join them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why we celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

You are welcome to stop by and celebrate with New Castle County Delaware EFCU a movement that concerns itself with the financial success of all people.

Join us for coffee and snacks from 8:30 a.m. – 1:00 p.m. and receive a token of our appreciation and the chance to win a \$25.00 door prize. Membership is open to all New Castle County Employees and their family members, as well as anyone who lives in your household, so tell a co-worker or a family member about your credit union and we'll deposit the \$5.00 membership fee when they open their account.

October News!



Join us for a financial check up at New Castle County's Health Fair on Wednesday, October 23rd, and Wednesday, October 30th at the Gilliam Building.

In Appreciation of you, our dedicated Member(s), apply for a Signature Loan in the month of October and receive a 1% discount off of your quoted rate, based on credit history.

530028

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!!!



LIL' DIVIDENDS:



*Aviana Skye DiCristofaro, born: June 20, 2018, 6 lbs 4 oz.
Proud Parents: Anthony DiCristofaro & Shannon Wanstall
Proud Grandparents: Tom & Cathy DiCristofaro*

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.

7000635

Loans

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

Loan Type **APR***

Holiday Loans (beginning 11/12/19)
Rates as low as9.00%†

Collateral

(New & Used—Vehicles, Motorcycles, Boats, Motor Homes, Travel Trailers, RVs, etc.)



Rates as low as2.49%†
with equity discount

Signature

Rates as low as9.00%†

Home Equity

(Fixed Rate, Closed End)

Rates as low as3.99%

PrimeLines

Rates + 1.50% margin.....6.50%

Share Secured

Rates as low as3.15%

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.



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 September 30, 2019.

For Money Fund Shares, the dividend period was the week ending September 24, 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

1008200



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:

Columbus Day	October 14
Veterans Day	November 11
Thanksgiving Day	November 28
Day after Thanksgiving	November 29
Christmas Eve	December 24*
Christmas Day	December 25
New Years Day	January 1



*Call or check our website to confirm holiday hours.

Unscheduled Closings: We close whenever non-essential county offices are closed. You may call 395-5200 for information on unscheduled closings due to weather or other emergencies.

SWITCH TO SPRINT®

RAKE IN \$200 CASH



https://links.lovemycreditunion.org/client/love_my_cu/banner/?bid=5365&campid=4&clientid=17687&sid=1

At New Castle County Delaware Employees Federal Credit Union, we believe nothing makes a person feel warm and snuggly inside like having a little extra cash during the holidays. That's why we're excited to offer holiday loans! Use the money for gifts, goodies, getaways and more – all while enjoying these great benefits:

- **Loan amounts up to \$2,500**
- **Flexible terms up to 12 months**
- **Affordable payments**
- **Rates as low as 9.00%APR***



So apply today and get ready to warm up your winter with a red-hot bundle of cash!

*apr = annual percentage rate

6574020

Allpoint



Whether you've
been naughty
or nice...



You can still find
surcharge-free ATMs
near you

allpointnetwork.com/FindAnATM



Live on the Go, bank on the go.

Our Mobile app puts the highest priority on security and visability. It's ready to fit seamlessly into your life and into your hands.

- Secure for worry free transaction. Check your Balances and transfer funds with the app.
- Convenient for your busy schedule. Your money Is at your fingertips, whether at home, work or on the go.
- Easy to use for everyone. Download the TouchBanking App from the App Store or Google Play. Use Code **Gomobile2321**.



tied up IN HOLIDAY expenses?

SIGN UP FOR SKIP-A-PAY TODAY!



HOLIDAY FINANCES LOOKING A LITTLE DIM?

Light up your budget with Skip-a-Pay from New Castle County Delaware Employees Federal Credit Union! We'll reignite your wallet by letting you skip the December payment on your qualifying loan[s].*

Not sure what you'll do with all the extra cash? Here are some bright ideas:

- Purchase gifts and goodies for your loved ones
- Prep your home for holiday visitors
- Book that winter trip to the Bahamas
- Relax and enjoy a stress-free season

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To sign up, complete the attached request form and pay the \$25 fee per loan skipped. Hurry – this deal won't shine on forever!

Skip A Pay

Name: _____

Account Number: _____

Phone Number: _____

Loan[s] You Wish to Skip: _____

Method of Payment: ☐ Cash/Check ☐ Account Transfer from Share _____

Signature: _____

*Open end loans, PrimeLine mortgages and Visa® credit cards are excluded from this offer. Interest will continue to accrue on your loan.

New Castle County Delaware Employees Federal Credit Union

100 New Churchmans Road, New Castle, DE 19720 • Phone (302) 395-5350 • Fax (302) 395-5353 • www.nccdefcu.com