

(610) 270-1008  
(610) 270-1505 fax  
www.norscofcu.org

# NORSCO

## FEDERAL CREDIT UNION

WINTER 2009/2010

C/O Norristown State Hospital 1001 Sterigere Street Norristown, PA 19401-5397

*"Too many people are praying for mountains to be removed, when what they need is the courage to climb them."*

## From Our Family to Yours – Have a Safe, Prosperous and Happy New Year!

At this time of year, we want to wish all of our members and staff and their families a warm and joyous holiday season. We look forward to helping you reach your financial goals in 2010! Talk to us about how to get the most from your finances in the coming year. Everyone at NORSCO is dedicated to helping our members make smart financial choices.

## Holiday CLOSINGS

January 19 . . . . .Martin Luther King Day

February 15 . . . . .Presidents Day

## E-statements Due in March

Make balancing your monthly statements a breeze, and save a few trees at the same time, with NORSCO's electronic statements. They're due to arrive in your inbox by the end of the first quarter of 2010. We are testing them now to make sure everything is ready for you to expand your online banking experience at NORSCO. If you are not sure whether you already signed up to receive e-statements, give us a call at 610-270-1008. Of course, you can still receive your paper statements via the United States Postal Service, whichever is Easiest for you! That's another way we treat you like family here at NORSCO—you choose which type of statement you prefer.



Get Blue Book® Trade-In Value on your vehicle **PLUS \$1000!**

Upon used vehicle purchase from Enterprise Car Sales.

December 26, 2009 - January 31, 2010

Contact Greg Arroyo for more info!  
610.825.8184



\*Trade-In values obtained from © 2009 Kelley Blue Book Co's website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1000 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid from 12/26/09 - 1/31/10. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership" are trademarks of the Enterprise Rent-A-Car. All other trademarks are the property of their respective owners. © 2009 Enterprise Rent-A-Car. A02988 AD 12/09 JB

Preview the great selection of used vehicles at [cuautodeals.com](http://cuautodeals.com)

## Annual Meeting of NORSCO Federal Credit Union

**Where:** The foyer of the Credit Union

**When:** April 7, 2010 • 8:30 AM to 3:00 PM

## VISIT & VOTE

Refreshments will be served. You will receive the Annual Membership Report and be able to cast your ballot for Board members up for re-election. Board members will be available to answer questions. Thank you for your continuous support of your Credit Union.

Charles C. Rocco — Chairman of the Board

## Loan and Savings Rates

<b>Personal Loans</b>		15%
(20% Deposit Required on Shares)		
(1/3 of loan balance held as collateral)		
<b>Loans Secured by Shares</b>		4.00%
<b>Home Equity Loans - 5 years 90% Financing</b>		6.24%
(Additional terms & rates available, call 610-270-1008)		
<b>IRA Rates (3 years)</b>		3.49% (3.55% APY)
<b>Combination Secured Loans (03)</b>		
Such as Titles and Shares		10.99%
<b>New Auto Loans (No Share Deposit Required)</b>	<b>100% Financing</b>	
Up to 4 Year		5.25%
5 years		5.50%
6 years (must borrow more than \$25,000.00 to qualify)		5.75%
7 years (must borrow more than \$35,000.00 to qualify)		6.25%
<b>Used Autos (No Deposit Required • 100% of Retail Value)</b>		
3, 4, 5 and 6 Years		
2010-2009 over \$20,000.00 (Max term: 6 Years)		6.99%
2004 or newer to qualify for used auto loan		
60 months		6.50%
48 months		6.24%
24 to 36 months		5.99%
<b>Shares</b>		0.50%
<b>Money Market</b>		1.75%
<b>Share Drafts</b>		0.25%
<b>Holiday Club</b>		0.25%
<b>Vacation Club</b>		0.25%
<b>Share Certificates (9 months) Min. Bal.: \$500</b>	1.90% (yield 1.92%)	
<b>Share Certificates (12 months) Min. Bal.: \$1000</b>	1.93% (yield 1.95%)	
<b>Share Certificates (12 months)</b> (18 Years of age & under, Min. deposit: \$300)	1.93% (yield 1.95%)	
<b>Share Certificates ( 2 Years ) Min. Bal.: \$1000</b>	1.99% (yield 2.01%)	
<b>Share Certificates ( 3 Years ) Min. Bal.: \$1000</b>	2.09% (yield 2.11%)	
<b>Share Certificates ( 4 Years ) Min. Bal.: \$1000</b>	2.34% (yield 2.37%)	
<b>Share Certificates ( 5 Years ) Min. Bal.: \$1000</b>	2.59% (yield 2.62%)	
Seniors, 60 years or older add .25% to CD rates.		
<b>Credit Union Fees</b>		
Credit Union Check	\$5.00	Statement Copy \$6.00
Stop Payment	\$5.00	NSF Check Return \$25.00
ACH Stop Payment	\$5.00	ACH NSF Return \$25.00
Check Copy	\$3.00	ATM NSF \$25.00

# PREVENT FRAUD!

## TIPS TO KEEP YOUR IDENTITY AND FINANCES SAFE AND SECURE

1. Ensure that receipts reflect the correct transaction amount.
2. When performing a PIN transaction, ensure others are not capturing your PIN.
3. When using a debit card, you may select "credit", which requires a signature and extends the \$0 member liability under the VISA/MasterCard association rules.
4. Review all account (checking, savings, credit card) activity daily.
5. Lower your credit line limit during the holidays.
6. When paper checks are converted at a merchant to an ACH, be sure VOIDED checks are stored safely to prevent counterfeit checks or unauthorized ACH transactions.
7. Be suspicious of emails from unknown parties: don't open the email or click any links within them.
8. Access NORSCO's website by typing the website address, [www.norscofcu.org](http://www.norscofcu.org) into the address bar of the web browser to avoid "spoofed" websites attempting to steal your information.
9. Shop online with trustworthy merchants who require security information such as address verification and the CVV2/CVC2 number on the back of your card.
10. When shopping in person or using an ATM, be aware of your surroundings and report any unusual activities to NORSCO 610-270-1008.
11. Never leave your purse, wallet or cards unattended.
12. And finally, if an offer seems too good to be true, it probably is – be aware and cautious

## Annual Meeting Ballot

Check Only "Three Boxes" For Board Officers

Account Holder Name \_\_\_\_\_

- Cliff Schwartz, Current Board Member
- Maureen Sagrantz, Current Board Member
- Vince Arch, Current Board Member
- \_\_\_\_\_ Name of nominee, if any.

Return to NORSCO by April 7, 2010.

## FINANCIAL STATS

MEMBERS: 2,926  
 LOANS : \$ 9,758,485  
 SHARES: \$7,417,921  
 (MONEY MARKET, IRAS)

TOTAL ASSETS: \$ 20,160,393

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency