

Member News

C/O Norristown State Hospital 1001 Sterigere Street Norristown, PA 19401-5397 Tel: 610-270-1008 Fax: 610-270-1505

Outsmart the Scammers

The Old Scams Are Still Snagging People

Here's a reminder that the old Nigerian lottery scam is alive and well. A wary NORSCO customer received the standard email stating he had won a lottery in Nigeria and that if he sent a processing fee of \$400, he'd be sent a check for \$4,000. He thought it sounded suspicious, and brought in the email to one of our tellers and had his suspicions confirmed, and saved himself \$400! Now that's smart!

Calling All Members

Can We Reach You?

Has your address, phone number, or email changed? Remember that if we ever need to contact you, if we see a suspicious transaction, for instance, it's very important that we have your current address, phone number (home and cell), and email. To notify us of a change in your contact information, you must come in to the office or (snail) mail us this information. We will need your account number and signature if you decide to mail us this information.

ACCOUNT QUESTIONS?

How to Report Issues or Questions

If you ever notice any charges you don't recognize on your debit card, or your balance doesn't seem right, there is a set procedure to follow to have these questions resolved. Don't just call us. Any discrepancies in your account activity/balance or similar questions MUST be submitted in writing to:

*Supervisory Committee C/O
3223 Nottingham Road
Norristown, PA 19403*

From Our Family to Yours

A HEALTHY AND PROSPEROUS 2012

All of us at NORSCO want to wish every member a happy, healthy and prosperous New Year. We look forward to helping you reach your financial goals in 2012.

Invite Your Family to Join Your NORSCO Family

At 2,864 members, the NORSCO family of individual and corporate members is holding strong in these uncertain times. Today, the awareness is growing that rather than being just a customer at a bank, you actually belong to a credit union. You're a member not a number or just a customer. If you joined NORSCO through your work, remember that any immediate fam-

ily members—spouse, child, parent, nephew or niece, can also become a NORSCO member. Teach your children the value of saving—they can open a share account with only \$6 and immediately begin earning 0.3%. And we don't have fees on your accounts except for dormant accounts which incur a fee of one dollar per month. Other benefits NORSCO members

receive are special deals on new or used cars at Carfagno Chevrolet, and on used cars at regular member-only sales from Enterprise.

HOLIDAY CLOSINGS

January 17 – Martin Luther King Day
February 21 – Presidents Day

**VISIT
&
VOTE**

Annual Meeting of NORSCO FEDERAL CREDIT UNION

Where: The foyer of the Credit Union

When: April 4, 2012 • 8:30 AM to 3:00 PM

At that time, you will receive the Annual Membership Report and will be able to cast your ballot for Board Members (See ballot on reverse side). Some Board Members will be available to answer any questions you may have.

Thank you for your continuous support of your Credit Union!

Charles C. Rocco — Chairman of the Board



Avoid the Post-Holiday Blues. NORSCO Makes Bill Paying Safe And EASY!

It happens. Everyone has at one time or another spent a little too much at the holidays. If you find yourself with one or more store or other credit cards with a high balance, NORSCO may be able to help you consolidate and set up automatic payments for the total amount. If you qualify and have 20% of the amount owed in your account (up to a maximum of \$6500), come in and talk to one of us. Bring in your current paystubs and NORSCO can help set up an automatic payment schedule for you so you never miss a payment. Doing so can help improve your credit rating. And while you're in the office, why not think ahead to Christmas 2012 and open a Holiday Club account, so you'll have some cash on hand when the holidays roll around again next year.

FINANCIAL STATS

Members: 2,876
 Loans: \$8,230,106
 Shares: \$5,655,035
 (Money Market, IRAS)
Total Assets: \$21,681,975

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

FEES

Credit Union Check	\$5.00	NSF Check Return	\$25.00
Stop Payment	\$5.00	ACH NSF Return	\$25.00
ACH Stop Payment	\$5.00	ATM NSF	\$25.00
Check Copy	\$3.00		
Statement Copy	\$6.00		

PERSONAL LOAN RATES Effective March 16, 2011

Personal Loans As low as 8.5% 20% deposit required at time of application
 Loans Secured 100% by Shares – 4.00%
 Loans Secured by Share Certificate – 2.5% over current term rate
 Term of certificate must be equal to or greater than the term of the loan.

INTEREST RATES

Effective February 1, 2011

Shares	0.30%	0.30% APY
Share Drafts	0.10%	0.10% APY
Vacation	0.10%	0.10% APY
Holiday	0.10%	0.10% APY
Money Mark.	0.75%	0.76% APY

HOME EQUITY LOANS – No Deposit Required 80% Financing

1-5 Years	Min \$5,000.00	Max \$25,000.00	Rates as low as 4.99%
6-10 Years	Min \$25,001.00	Max \$50,000.00	Rates as low as 5.99%
11-15 Years	Min \$50,001.00	Max 100,000.00	Rates as low as 6.49%

SHARE CERTIFICATES

Term	Minimum Balance	Rate	APY
9 mon	\$500.00	0.65%	0.90% Loss all int for early
1 yr	\$1,000.00	0.75%	0.76% No penalty aft 90 day
2 yr	\$1,000.00	0.85%	0.86% Loss all int for early
3 yr	\$1,000.00	0.95%	0.96% Loss all int for early
4 yr	\$1,000.00	1.05%	1.06% Loss all int for early
5 yr	\$1,000.00	1.15%	1.16% Loss all int for early

CHILDREN'S CERTIFICATE

1 yr	\$300.00	0.75%	0.76% No penalty aft 90 day
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SENIOR CERTIFICATES – age 60 or older

1 yr	\$1,000.00	1.00%	1.01%
2 yr	\$1,000.00	1.10%	1.11%
3 yr	\$1,000.00	1.20%	1.21%
4 yr	\$1,000.00	1.30%	1.31%
5 yr	\$1,000.00	1.40%	1.41%

IRA SHARES & CERTIFICATES

Under \$1,000.00	0.74%	0.75% APY	
\$1,000.00-\$19,999.00	1.14%	1.15%	
\$20,000.00-\$99,999.00	1.24%	1.25%	
Over \$100,000.00	1.40%	1.41%	
1 yr	\$500.00	1.00%	1.01% APY
3 yr	\$500.00	1.20%	1.21% APY

NEW AUTO – No Deposit Required – No Refinance

(rates as of March 16, 2011)
 1-4 Years starting as low as 4.50%
 5 Years starting as low as 4.75%
 6 Years* starting as low as 5.00%
 7 Years** starting as low as 5.50%

* Must borrow more than \$20,000.00 in order to qualify
 ** Must borrow more than \$30,000.00 in order to qualify

USED AUTO – No Deposit Required – 100% of Retail Value

(rates as of March 16, 2011)
 *2011 over \$20,000.00 As low as 4.75% max term 6 yr (72 months)
 *2010 over \$20,000.00 As low as 5.00% max term 6 yr (72 months)
 2009 starting as low as 5.25%
 2008 starting as low as 5.75%
 2007 starting as low as 6.50%
 2006 starting as low as 6.99%
 2005 starting as low as 7.50%
 2004 starting as low as 7.75%

Annual Meeting of Ballot

Check only "Three Boxes" For Board Officers

Account Holder Name _____

- Allen Yates, Current Board Member
- Dave Bovell, Current Board Member
- John Mitchell, Current Board Member

_____ Name of nominee, if any.

Please
 Return
 to
NORSCO
 by
April 4, 2012