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FOURTH QUARTER 2012



A Quarterly Insight into the Happenings of Your Credit Union



Northumberland County Schools Federal Credit Union

603 Center Street, PO Box 455, Milton PA 17847

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

Website: www.ncsfcu.org Email address: ncsfcu@verizon.net



Come join us and get a sneak peek at what is new at your CU for 2013!

The 2012 Annual Meeting will be held at the Watson Inn in Watson town on Friday, April 19, 2013 at 7:00 P.M.
Refreshments will be served

The primary purpose of the Annual meeting is to elect the Directors who will make decisions concerning the operation and well-being of your credit union. Choosing members to serve on the Credit Union's Board of Directors is a serious responsibility.

As an active member, it is your duty to vote for a candidate that you believe will serve the Credit Union members' best interest while promoting the core values of the credit union philosophy, "not for profit, not for charity, but for service".

We welcome and encourage your participation.

Every credit union member has a voice in our democratically owned financial cooperative. Come give your input regarding how we can improve member services and enjoy the evening with your fellow credit union members.

Hope to CU there!!

Credit Union Holiday Schedule

MARTIN LUTHER KING, JR. DAY: JANUARY 21, 2013
PRESIDENTS' DAY: FEBRUARY 18, 2013
GOOD FRIDAY: MARCH 29, 2013 CLOSE AT 1:00PM



Buried in holiday debt?

Let us lend you a helping hand!

Transfer your high-interest credit card balances to an NCS FCU Visa® with a low fixed rate of 2.90% APR for 12 months. After that, the fixed rate will be 9.90%. No balance transfer fee. Offer valid through February 28, 2013. Remember, you will never pay hidden annual fees, application fees or monthly maintenance fees on your NCS FCU Visa®. **Normal underwriting guidelines apply. Apply today!**



If you are still receiving Social Security or other federal benefit payments by paper check, you must switch to electronic payments by **March 1, 2013**. Visit our web page at www.ncsfcu.org for more information or to enroll in direct deposit today!

BOARD NOMINATIONS OPEN

Two Director positions and a Supervisory position are open for election currently held by: Virginia I. Wirth, Robert B. Izer and Marianne Pursell.

If you would like to be considered for a board position or nominate someone else, please contact:

Dale Walize, Nominating Committee Chairperson
c/o NCSFCU, PO Box 455, Milton, PA 17847.

Nominations will be open and will be accepted from the floor at the Annual meeting.



Subscribe to Receive Email Updates and Information

Email notifications provide more than just a way to receive information; they add security to your account. NCSFCU highly recommends providing your most current email address to help you stay informed and monitor activity on your account.

IMPORTANT ENHANCEMENT INFORMATION

As of **January 14, 2013**, the following notices will be sent to you via the email address we have on file: Overdraft notices, NSF notices and past due loan notices.

You also have the option of being notified when the following transactions occur on your account: electronic/ACH deposit or withdrawal, automatic account transfers, cleared checks and receipts.

Notices can also be sent to joint owners with an email address. If your cell phone accepts email you can receive notifications anywhere you are. If you have text messaging on your phone, you may be able to receive the message in the form of a text message.

Please verify that we have the correct email address on file for you. If you need to change where you receive notifications, please contact the credit union by phone or send us a secure message through home banking so we can make sure you receive your notifications in a timely and secure manner.

Please Note - NCSFCU will never send emails asking members to provide, update or verify personal account information, such as passwords, Social Security numbers, PINs, credit or debit card numbers, or other confidential information.



Prepare for Christmas 2013 by opening a Christmas Club today. By opening a club account, you are able to make deposits at the credit union, by payroll deduction or through the mail. Don't wait...get started today!

NCSFCU BOARD OF DIRECTORS

Susan M. McLean	President
Dale E. Walize	Vice President
Kurt E. Eck	Secretary/Treasurer
Robert B. Izer	Director/Membership Officer
C. Michael Fidler	Director
Joseph S. Kowalski	Director
Virginia I. Wirth	Director
Marianne L. Pursell	Supervisory Chair
Dale D. Burrell	Supervisory Committee
Sandra L. Snyder	Supervisory Committee

NCSFCU STAFF

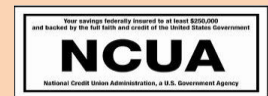
Brenda L. Raker	Manager/CEO
Wendy S. Wirth	Assistant Manager
R. Terry Shoemaker Jr.	Loan Officer
Tammie L. Hendricks	Member Service Representative
Cathy A. Koser	Member Service Representative

Phone Number List

- *Lost/Stolen Debit Card: 1-800-472-3272
- *Lost/Stolen Credit Card: 1-800-991-4961
- *CU Phone: 570-742-3903
- *CU Phone Toll Free: 1-800-474-8223
- *CU FAX: 570-742-0389
- *VRU Phone: 570-742-0211 or 1-800-742-4003

Rate Check

The Board of Directors declared the following dividends on December 19, 2012.



Fourth Quarter 2012	APR	APY
Share Drafts (\$1000.00 min. average daily balance)	.10%	.10%
Regular Shares	.30%	.30%
Vacation Club	.30%	.30%
Tax Club	.30%	.30%
Christmas Club	.30%	.30%

Super Saver Accounts**:	APR	APY
\$2,500.00 - \$4,999.99	.40%	.40%
\$5,000.00 - \$9,999.99	.50%	.50%
\$10,000.00 and over	.60%	.60%

**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.

APR = Annual Percentage Rate; APY = Annual Percentage Yield. Amounts based on Average Daily Balance over the period.

Share Certificates:	APR	APY
6 month Certificate	.40%	.40%
1 year Certificate	.45%	.45%
2 year Certificate	.65%	.65%

*Rates and product offerings are available at time of publication and are subject to change without further notice.

Loan Rates:	APR^
New Auto	As low as 2.25%
Used Auto	As low as 2.75%
Personal	As low as 7.00%

^ APR = Annual Percentage Rate. Rate includes a ¼% discount for share & share draft account in good standing >= 5 years. Rates listed are "as low as" rates, your final rate may be higher depending on credit worthiness, amount, age of auto and/or term. Other rates and terms are available.

FACTS

WHAT DOES DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and
- and
- and

How?

All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		
For our marketing purposes— to offer our products and services to you		
For joint marketing with other financial companies		
For our affiliates' everyday business purposes— information about your transactions and experiences		
For our affiliates' everyday business purposes— information about your creditworthiness		
For our affiliates to market to you		
For nonaffiliates to market to you		

To limit our sharing

- Call —our menu will prompt you through your choice(s) **or**
- Visit us online:

Please note:

If you are a *new* customer, we can begin sharing your information days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call or go to

Who we are

Who is providing this notice?

What we do

How does protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does collect my personal information?

We collect your personal information, for example, when you

- or
- or
-

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

-

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

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Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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Other important information