

TIPSTER

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

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

October 2021

The County requires masks when entering a County facility, therefore you must wear a mask when entering the Credit Union Office until further notice. We appreciate your understanding and look forward to seeing you soon.

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 4.25% apr*

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

*apr = annual percentage rate



The Cash You Need – When You Need It Most

Borrow Safely & Affordably With
Our Payday Alternative Loan*

42737012

If you're feeling the strain of a job loss, income reduction or surge in medical expenses, you're not alone. The COVID-19 pandemic may have begun solely as a health crisis, but it has quickly evolved into an economic one, too.

New Castle County Delaware Employees FCU has a better solution – a payday alternative loan (PAL)! Unlike payday loans, our financing solution offers both flexibility and affordability. Because here, our goal is not to make a profit – but rather to look out for your best interests.

Features of our payday alternative loan include:

- Principal loan amounts from \$200 to \$1,000
- Terms from one to six months
- Low interest rates (compared to payday lenders' rates)
- No application fees
- No credit check required

So remember: When you need a financial pick-me-up, turn to the credit union you can trust. We're always here for you – rain or shine – and we'll help you experience peace of mind during this challenging time.

**To apply for a payday alternative loan,
contact us at 302-395-5350!**

*To be eligible for a payday alternative loan, member must be in good standing with at least six months of employment and provide two current paystubs; loan must be paid via direct deposit/payroll deduction. Rollovers are not allowed.

Loans

The Board of Directors set the following rates for the calendar month of October 2021:

Loan Type **APR***

Holiday Loans

(available on 10/18/21)

Rates as low as.....4.25%†

Collateral

with equity discount

New & Used—Vehicles

Rates as low as1.99%†

Motorcycles

Rates as low as3.49%†

Boats, Motor Homes,

Travel Trailers, RVs, etc.)

Rates as low as3.99%†

Signature

Rates as low as.....4.49%†

Home Equity

(Fixed Rate, Closed End)

Rates as low as3.49%†

PrimeLines

Rates + 1.75% margin....5.00%

Share Secured

Rates as low as.....3.01%

VISA Credit Card

.....12.00%

*APR (Annual Percentage Rate)

† Rates will vary depending on repayment terms, credit worthiness and other discounts that may apply. Rates subject to change without notice.



Lil'

6253095

Dividends:

Novaya L Gibson Miller

Born on May 16, 2021 7lbs. 13 oz. 21 inches long Proud Mother: Leslie Camille Miller, Proud Grandfather, Lester Miller.

Marc David Johnson

Born on June 2, 2021, 7lbs. 8 oz. Proud Parents: Jessica and Ryan Johnson, Proud Grandparents: John and Sandra Janowski

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. 7333300



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!!!

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

Veterans Day

Thanksgiving Day

Day after Thanksgiving

Christmas Eve Observed

Christmas Day Observed

New Years Day Observed



October 11

November 11

November 25

November 26

December 23*

December 24

December 31

*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.

Savings & Investment Dividends

Board of Directors declared the following dividends:

Share Type	Dividend Rate	APY**
Regular Shares \$610 and over	.01%	.01%
Checking \$1,000 and over	.01%	.01%
Christmas Club/Vacation Club	.01%	.01%
IRA Accumulation Shares	.15%	.15%
Preferred Shares	.01%	.01%
Money Fund Shares	.05%	.05%

For all accounts except Money Fund Shares, the dividend period was September 30, 2021.

For Money Fund Shares, the dividend period was the week ending September 28, 2021.

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



happy
HOLIDAYS

Whether You've Been
NAUGHTY or **NICE**

You can still find
a surcharge-free
ATM near you!



1044508

Allpoint

55,000 Surcharge-Free ATMs Worldwide

Our early New Year's gift to you.....

Consolidate your debt, buy new furniture or
use it for whatever makes you happy with our
limited time low rate Personal Loans.



\$ 500 - \$2,500	rates as low as 4.49%*	Max 2 year term
\$2,501 - \$5,000	rates as low as 5.49%*	Max 3 year term
\$5,001 - \$7,500	rates as low as 5.99%*	Max 4 year term
\$7,501 - \$10,000	rates as low as 6.99%*	Max 4 year term

Rates are subject to change.

*apr = Annual percentage rate an can vary based on creditworthiness.

Important Numbers

**Lost/Stolen Debit
Card**

1-800-991-4965

**Lost/Stolen Credit
Card**

1-800-325-3678

**Visa Credit
Information Only**

1-800-237-6211

**Visa Card
Activation**

1-800-456-6870

Attention

ShareDraft/Checking
account holders
as previously
communicated

Effective October 1,
2021

Due to the rising cost
of postage, we will no
longer mail overdraft
notices. We are offering
you the option to receive
this notice by email,
simply provide your
email address by calling
our office or email us at
staff@nccdefcu.com.
Please utilize the Home
Banking/Mobile App
daily to verify your
balance and availability.

*Thank you for your
understanding.*

Save the Date

February 26, 2022

Annual Meeting of Members

**If you are interested in
serving as a Board of Director
Volunteer, please contact the
office.**

tyed 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

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.

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New Castle County Delaware Employees Federal Credit Union

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