

# TIPSTER

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

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

July 2025

**Hassle-free  
vacation  
loans from  
New Castle  
County  
Delaware  
EFCU**

Contact us  
today to get  
started!

[nccdefcu.com](http://nccdefcu.com) | 302-395-5350

TAKE IT

*easy*

With a vacation loan from New Castle County Delaware EFCU, funding that sun-soaked trip is easier than ever.

- Rates as low as 8.50% APR\*
- Convenient weekly, bi-weekly and monthly payment options
- One-year term
- Easy online application

\*APR=Annual Percentage Rate.

At 8.50% APR the money payment is \$87.25 for each thousand dollars borrowed based on a 1 year term. Other discounts may apply.

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Do more in less time  
**with online banking.**

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Data rates may apply. Check with your mobile phone carrier for details.  
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# We've got you covered.

Get cash while you stock up on summer essentials. Surcharge-free ATMs are available at 55,000 retail locations worldwide.

[www.allpointnetwork.com](http://www.allpointnetwork.com)

## Savings & Investment Dividends

Board of Directors declared the following dividends:

Share Type	Dividend Rate	APY**
Regular Shares \$50.00 and over	.25%	.25%
Checking \$1,000 and over	.20%	.20%
Christmas Club/Vacation Club	.15%	.15%
IRA Accumulation Shares	.55%	.55%
Preferred Shares	.15%	.15%
Money Fund Shares	.35%	.35%

For all accounts except Money Fund Shares, the dividend period was June 2025.  
 For Money Fund Shares, the dividend period was the week ending June 24, 2025.  
 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

3500764

## DID YOU KNOW?

Financial institutions are required to escheat funds in accounts to the State of Delaware that have had no transactional activity for a period of 5 years. Avoid inactivity fees and the risk of losing your account by performing regular transactions and keeping us up to date on changes to your address and contact numbers.

## Lil' Dividends:

Don't forget to tell us about the new babies in your family. As soon as they have social security numbers, we'll deposit the first \$5 to open their accounts. Bring in a picture for our bulletin board and we'll put it up for other members to admire.

## 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.

**We had two lucky winner from the last issue, Congratulations James McDermott and Ashley Davis!**

**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:

**Labor Day.....September 1, 2025**

**Columbus Day...October 13, 2025**

**Unscheduled closings:** We close whenever non-essential county offices are closed. You may call 395-5200 to find out about unscheduled closings due to weather or other emergencies.

## Loans

The Board of Directors set the following rates for the calendar month of June 2025:

Loan Type	APR*
<b>Summer Loans</b>	Rates as low as.....8.50%†
<b>Collateral</b> with equity discount	
New & Used–Vehicles	Rates as low as .....4.24%†
Motorcycles	Rates as low as .....5.24%†
Boats, Motor Homes, Travel Trailers, RVs, etc.)	Rates as low as .....5.74%†
<b>Signature</b>	Rates as low as.....8.50%†
<b>Home Equity</b> (Fixed Rate, Closed End)	Rates as low as .....4.74%†
<b>Share Secured</b>	Rates as low as.....3.25%
<b>VISA Credit Card</b> .....	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.

3008601

# Loans for undergraduate, career training, and graduate students

Our private loans can help you pay for education expenses not covered by savings, scholarships, and federal loans. There's a loan for you, no matter where you are in your higher education journey.

## Undergraduate and career training students

### Smart Option Student Loan®

Get the money you need for your bachelor's, associate's, or certificate expenses at a degree-granting school, or for professional training and trade certificate courses (culinary, technical, etc.) at a non-degree granting school.

## Graduate students

The Sallie Mae® graduate loan suite is designed to meet the needs of students in specific fields of study.

MBA Loan

Medical School Loan

Dental School Loan

Graduate School Loan for Health Professions

Law School Loan

Graduate School Loan

Post-graduate loans

Residency and Relocation Loan

Bar Study Loan

## Smart Option Student Loan® and graduate loan benefits and features

Choose from multiple repayment options.

Get competitive interest rates.

Borrow up to 100% of all your school-certified expenses for the entire year like tuition, fees, books, housing, meals, travel, and even a laptop.<sup>1</sup>

Pay no origination fee or prepayment penalty.<sup>2</sup>

Applying is fast and easy.

## What else do I need to know?

Consider a cosigner if you are a student borrower.

Student borrowers who don't have a strong credit history may have a better chance of approval by adding a cosigner such as a parent or other creditworthy person.

## How do I apply?

Apply online at

[salliemae.com/studentloans/nccdefcu.com](http://salliemae.com/studentloans/nccdefcu.com)

## Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

Smart Option Student Loan and Sallie Mae graduate loans: Sallie Mae loans are subject to credit approval, identity verification, signed loan documents, and school certification. Smart Option Student Loans are for students at participating schools and are not intended for students pursuing a graduate degree. Graduate student loans are available for students at participating degree-granting graduate schools. Graduate Certificate/Continuing Education coursework is not eligible for MBA, Medical, Dental, and Law School Loans. Student or cosigner must meet the age of majority in their state of residence. Students who are not U.S. citizens or U.S. permanent residents must reside in the U.S., attend school in the U.S., and apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident). Requested loan amount must be at least \$1,000.

Residency and Relocation Loans are for students who are pursuing or have received a M.D., D.O., D.D.S., D.M.D., D.P.M., D.V.M., or V.M.D. degree. Students must be enrolled at least half-time in their final year of study at a participating allopathic, osteopathic, podiatric, dental, or veterinary medicine school or have graduated from one within the past 12 months. This loan is subject to credit approval, identity verification, and signed loan documents. Student or cosigner must meet the age of majority in their state of residence. Students who are not U.S. citizens or U.S. permanent residents must reside in the U.S., graduate from, or attend school in the U.S., and apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident). Requested loan amount must be at least \$1,000.

Bar Study Loans are for students who are enrolled at least half-time in their final year of study at a participating ABA-accredited law school or have graduated from one within the last 12 months. Students should be sitting for the bar exam no later than 12 months after graduation. This loan is subject to credit approval, identity verification, signed loan documents, and enrollment verification. Student or cosigner must meet the age of majority in their state of residence. Students who are not U.S. citizens or U.S. permanent residents must reside in the U.S., graduate from, or attend school in the U.S., and apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident). Requested loan amount must be at least \$1,000.

**1** For applications submitted directly to Sallie Mae, loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Applications submitted to Sallie Mae through a partner website may be subjected to a lower maximum loan request amount. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.

**2** Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note—first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

Explore federal loans and compare to make sure you understand the terms and features. Private student loans that have variable rates can go up over the life of the loan. Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.

To participate in the Residency and Relocation Loan program, veterinary medical schools are required to be accredited by the American Veterinary Medical Association, dental schools are required to be accredited by the American Dental Association, medical schools are required to be accredited by the Liaison Committee on Medical Education or the American Osteopathic Association's Commission on Osteopathic College Accreditation, and podiatric schools are required to be accredited by the Council on Podiatric Medical Education.

Bar Study Loans and Residency and Relocation Loans are intended to cover expenses not included in your school's cost of attendance.

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE.

Loans are made by Sallie Mae Bank.

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Information advertised valid as of April 17, 2025.

SLM Corporation and its subsidiaries, including Sallie Mae Bank, are not sponsored by or agencies of the United States of America.

The Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of Sallie Mae Loan customers.

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## New Castle County Delaware Employees Federal Credit Union

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