



PLANNING FOR THE SUMMER?

Your Credit Union Can Help!

What's in store for YOU this summer? Are you planning a major get-away vacation, celebrating a graduation or wedding, preparing for a home improvement project, or picking out a new car? Be sure to include the Credit Union in your summer plans!

Use the convenience of payroll deduction to save up each year for vacation (or other fun activities) in a Credit Union share account. If it's too late to save up for this year, why not consider a loan from the Credit Union. With a low interest rate and easy repayment, you'll enjoy a care-free vacation.

Whatever you need this spring or summer, consider all your options with the Credit Union. Pay for the wedding with a signature loan, fix up the house with a home equity loan, or buy the car with a vehicle loan. Call us today to discuss how we can help you this summer!

Be a Smart Car-Buyer



For many, spring is the time when their fancies turn to thoughts of a new vehicle. Don't let the stars in your eyes prevent YOU from making a wise car-buying

decision. Be aware of dealer financing consequences before you sign on the dotted line! By getting your car loan at the Credit Union, you'll be able to take advantage of hassle-free financing and you'll avoid being talked into financing more than you bargained for.

Borrowing from the Credit Union has these great advantages over dealer financing:

- Based on your qualifications, you get the best rate we can give you from the start. No "best rate" quote and then a higher one offered when your credit report comes back.
- If a co-signor is required, you'll know who's responsible for repayment of the loan at your signing, and ultimately whose name is on the title and who's getting a good credit rating for payments made.
- No extended warranty "requirement" to get the loan. You may choose to purchase the warranty from the dealer, but it will not be a condition for getting your loan.
- Likewise, there is no credit life insurance "requirement" to get a Credit Union vehicle loan. You may choose to purchase the insurance on your loan, but it will not be a condition for getting it approved.
- You should be able to purchase your vehicle as though you were using "cash". If you're not financing through the dealer, they can't make adjustments to the purchase price and say you "don't qualify" for the lower price.
- You'll probably wind up financing less because you can negotiate your deal. Expect to pay no more than the MSRP and refuse to pay ADM (Additional Dealer Markup) fees or Dealer Prep charges added on to the MSRP (often the Dealer Prep is already included in sticker price).

Be smart! Get your next new vehicle loan from the Credit Union! You get the best deal from the people you can trust.

"BANK" FEES – The Truth Is Told

A recent consumer alert on a network affiliated television station in Philadelphia reported that consumers are tired of paying outrageous bank fees. A report released by a Pennsylvania public interest research group was cited for stating that a "large gap exists between fees that big banks charge and fees that smaller banks and credit unions charge."



According to the new report on bank fees, the average annual cost of a regular checking account was \$266 at big banks, but only \$191 at small banks, and \$101 at credit unions. The report also finds that nationally, 22 percent of banks are now charging an annual fee for an ATM card or ATM debit card (PA ranks 5th worst overall in checking account annual costs).

The recommendation made to avoid paying high bank fee...bank at a credit union (but then you already knew that!). Call us today for more information about our Credit Union checking account.

THE BULLETIN BOARD

HOLIDAY CLOSINGS

Memorial Day – May 27
Independence Day – July 4

Second Quarter Holiday Club Winner

Any member who opens a Holiday Club Account is automatically entered in our "Holiday Club Cash Bonus" drawing. Congratulations to Christopher Vacca, our second quarter winner of \$50. Our next drawing for \$50 will be held on June 14th. If you don't have a credit union Holiday Club Account, open one today!

Join Us At The Annual Meeting

At the heart of your credit union is member ownership. When you attend the upcoming annual meeting, you'll learn more about your credit union's performance and its future direction. In addition, you can show support for the basic principals for which the credit union operates. After all, it is your credit union and what we do depend upon you and your input. At the 26th annual meeting will be held Tuesday, May 21 from 12:00 noon to approximately 1:15 pm. The credit union will be closed during the meeting. Please contact the credit union office for the exact location.

Motor Vehicle Certification Program (MVCP) – The Best Way Buy A New Car.

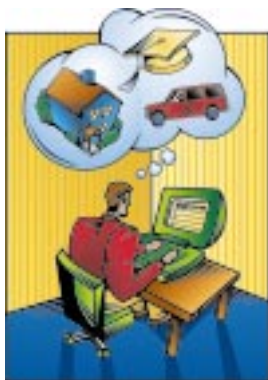
Call MVCP - they can help you get a great deal. Their advisors will direct you to an MVCP dealer where the price on most vehicles has been pre-negotiated for you. MVCP also offers the following information to help you make an informed buying decision:

- Manufacturer's Invoice
- Current Rebates and Incentives
- Exact Dealer Profit Disclosed
- Your Trade-in Value

MVCP advisors are available 9:00am to 5:00 pm Weekdays
Call: 1-800-345-0990 or visit them at www.mvcp.com

Don't Keep It a Secret

Tell a co-worker or family member about Credit Union benefits!



Coming Soon
Home Banking

RATEWATCH

EFFECTIVE APRIL 1, 2002

DIVIDENDS*	APR	APY
Regular Share Savings	3.00%	3.043%
Holiday & Vacation Club	3.00%	3.043%
IRA Account	4.00%	4.081%
Escrow Account	2.00%	2.018%
Share Draft/Checking		
\$500 - \$2500	.75%	.754%
\$2501 & up	2.00%	2.018%

SHARE & IRA CERTIFICATES

6 months	3.50%	3.567%
12 months	3.75%	3.816%
24 months	4.00%	4.081%
36 months	4.50%	4.594%
60 months	5.00%	5.115%

LOANS	MAXIMUM AMOUNT	MAXIMUM TERM	INTEREST RATE
Personal Loans	\$10,000	0-12 months	10.00%
		13-24 months	11.00%
		25-36 months	12.00%
		37-48 months	12.50%
		49-60 months	13.00%
New Vehicle Loans	100% of Invoice before taxes	0-24 months	5.90%
		25-36 months	6.40%
		37-60 months	6.90%
Used Vehicle Loans	100% of N.A.D.A. Trade-in Value	0-24 months	6.90%
		25-36 months	7.40%
		37-60 months	7.90%
Used Vehicle Loans	100% of N.A.D.A. Retail Value	0-24 months	7.90%
		25-36 months	8.40%
		37-60 months	8.90%
Share Secured	Total Shares	0-60 months	Share Rate Plus 2.0% (min 5.9%)
Overdraft Protection	\$1,000	Revolving	13.90%
VISA Classic Credit Card	\$10,000	Revolving	9.90%
VISA Platinum Credit Card	\$30,000	Revolving	14.90%
Mini Home Equity Loan**	\$25,000	0-60 months	7.50%
	\$35,000	61-84 months	7.75%
	\$50,000	85-120 months	8.00%
Home Equity Line of Credit**	\$100,000	Revolving	Prime Rate
First Mortgage**	N/A	360 months	Determined Daily

NOTE: All rates in effect as of publication date. Subject to change without notice. For current rates, call or visit the credit union.

* Maximum Balance of \$50.00 is Required To Earn Interest On Share Accounts

** New York, New Jersey, and Connecticut properties only.



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NCEM

