



April
2007

Board of Directors

*Chuck Montrie
President*

*Bill Gillette
Vice President*

*Doug Sherwood
Treasurer*

*Julie Carroll
Secretary*

*Mike Wynnyk
Board Member*

*Larry Hill
Board Member*

*Jeff Devlin
Board Member*

*Teri Plumb
Board Member*

*Mark Arrington
Board Member*

Credit Committee

*Greg Kernan
Chairman/
Loan Officer*

*Tami Brown
Member*

*Craig Kellstrom
Member*

*Mike Mullaney
Member*

*Bill Gordon
Member*

*Perry Young
Member*

*Larry Zimmerman
Member*

*Diane Jeffries
Alternate*

Supervisory Committee

*Pat Deavers
Chairman*

*Keith Phillip
Member*

*Lawanna Houchens
Member*

Credit Union Staff

Main Branch

Monday - Friday
8:30 AM-4:00 PM



Volume 55

Second Quarter

<p>MAIN BRANCH 5211-A Paint Branch Parkway College Park, MD 20740 Voice: 301-277-8630 Fax: 301-277-8634</p>		<p>MONTGOMERY COUNTY BRANCH 2000 Shorefield Road Wheaton, MD 20902 Ph.:301-946-2477 Fax:301-962-8260</p>
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COME ONE, COME ALL!!!

It's time for our Annual Meeting, and all members are invited. Come hear what's been going on at your Credit Union, and see what's in store for the coming year! We will also be announcing the winners of the 2007 election. **The meeting will be held at 10:00 a.m., on April 26, 2007, at the PRA auditorium, 6600 Kenilworth Ave. Riverdale, MD.** Mark your calendars, plan to attend, enjoy some refreshments, and maybe win a door-prize!

Many thanks for a great job go to Pat Deavers, Chairman of the Supervisory Committee, and the Election Committee consisting of Diane Jeffries, Joan Barbour, Jeff Newhouse, Pamela Jackson-Vaughn Graves, Mindy Carey, Andy Siedlarczyk, Benita Henderson, Ramona Hill, and Bert Vito.

Farewell

We sadly bid farewell to John Lazzari who is leaving us to retire (really). As many of you know, John retired from the Commission in 1996 and came to work with us at the Credit Union. It has been our pleasure to work with John, and we, as well as the members, will miss him. Thanks, John, for all of your help, team-work, and humor. We look forward to occasionally working with you in the future.

PROTECT YOURSELF

Your Credit Report is your responsibility. Please make sure that you check your Credit Report annually. If necessary, make corrections to the report. This will save you time and trouble when and if you apply for loans, not just with us, but with others. The numbers are as follows:
Equifax 1-800-685-1111
TransUnion 1-800-888-4213
Experian 1-800-567-5470

ENTER OUR CONTEST!!!

Call or stop by one of our offices and check your account. Make sure that your address, phone number, work location, beneficiary, joint owner, etc are current. If you do this during the month of May, you will be entered in our contest. If your name is chosen you will win a \$50.00 VISA gift card or the funds will be posted to your account, whichever you prefer.

MAKE SURE YOU CALL TO CHECK YOUR ACCOUNT!! IT IS VERY IMPORTANT THAT WE HAVE CURRENT, CORRECT INFORMATION ON YOU.

UPCOMING HOLIDAY OFFICE CLOSINGS

Thursday, April 26, 2007	Offices closed for the Annual Meeting
Tuesday, May 8, 2007	Offices closed for Fitness Day
Monday, May 29, 2007	Offices closed
Wednesday, July 4, 2007	Offices closed

CREDIT REPORTS

When you consolidate your debts via a Credit Union consolidation loan or other means, the Credit Bureau should be contacted to verify that the changes to your credit report have been made.

The Credit Bureau used by your Credit Union is:

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374-0241
PHONE 1-800-685-1111



**THE DIVIDENDS FOR THE 1ST QUARTER, ENDING
 March 31, 2007, ARE AS FOLLOWS:**

Type	Rate	APY	Dividends are calculated by the average Daily balance in the account for the period. APY is Annual Percentage Yield. Dividends will be compounded every quarter. You must maintain a minimum average daily balance of \$100 in your account to obtain the disclosed annual percentage yield.
Regular Share and Holiday Accounts	.75%	.75%	
IRA (Individual Retirement Accounts)	.75%	.75%	

Insured up to \$100,000 by the National Credit Union Association (NCUA), an agency of the Federal Government.



LOAN RATES

Type	Limit	Rate	Comments
Signature Loan	Up to \$20,000 (with length of service requirement)	12.00%	Education, vacation, investments, home improvements, furniture, etc. 30% of the original loan must be paid before refinancing or borrowing additional funds.
CuCash Loan	Up to \$15,000 (with length of service requirement)	13.00%	Line of credit with interest rates less than most credit cards.
New Vehicle Loan	Up to \$45,000 (100% of vehicle)	6.00% for 36 months - (or less) 6.50% for 48 months 7.00% for 60 months 7.25% for 72 months*	Includes cars, boats, campers, trucks, motorcycles, and airplanes. * (min. of \$25,000)
Used Vehicle Loan	100% financing available including tax, title, and extended warranties	7.00% for 36 months - (or less) 7.25 for 48 months 7.50 for 60 months	Term depends on model year. Up to 7 model years old. (2000 or newer) Not to exceed invoice price
Hybrid Vehicle Loan	100% financing available including tax, title, and extended warranties	5.25% for 36 months - (or less) 5.50 for 48 months 6.00 for 60 months	Environmentally friendly electric vehicles. Tax advantages may apply
Share Loans	Up to balance in savings	3% over current dividend rate (loan rate currently 3.75%)	Frozen shares is your collateral against loan amount.
Home Equity Loan Program (HELP)	Up to \$150,000 based on equity in your home	Prime in Jan. & July (loan rate currently 7.75% through June 30, 2007)	Borrow against your home. Variable rate
Loan Special Education Loan	Up to \$3,000	10.00% up to 24 months 10.00%	Must have 5 years tenure with employer

All rates are subject to change and reviewed monthly by the Board of Directors.

SERVICES

New Account Fee
 New Account closing within 6 months of opening
 Holiday Club withdrawals prior to the one-time annual distribution
 Minimum daily balance below \$100 and no activity for 1 year or more
 Stop Payment on Corporate Check
 Letter of Credit
 Research Account
 Statement Copy
 Check Writing Services to other than account owner
 Share Withdrawal - More than 7 withdrawals per quarter

FEES

\$1.00
 \$10.00
 \$25.00
 \$5.00 /month
 \$25.00
 \$10.00
 \$10.00 /hour (½ hr. min. at \$5.00)
 \$4.00 per page
 \$5.00 per check
 \$4.00

Gayle Hutton
 Manager

Dottie Nicholson
 Assistant Manager

Linda Edwards
 Loan Manager

Becky Scott
 Assistant Loan Manager

Lynne Buckler
 Acct. Rep.

Madelyn Woodyard
 Receptionist

**Montgomery
 County Branch**

Monday -Wednesday
 8:30 AM-4:00 PM

Thursday & Friday
 8:30 to 12 noon

John Lazzari,
 Branch Manager

Email

info@mncppcfcu.com

Web Address

www.mncppcfcu.com

Return Checks	\$25.00
ACH Return	\$25.00
Copies of Share Draft Checks	\$0.75
S/D Stop payment	\$25.00

Please contact a MNCPPC Federal Credit Union employee for further information on applicable fees and terms at the Credit Union office.
Rates subject to change without notice.





