



January
2006

Board of Directors

Chuck Montrie
President

Mike Wynnyk
Vice President

Doug Sherwood
Treasurer

Julie Carroll
Secretary

William Gillett
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 PRA Building



Volume 50

First Quarter

MAIN BRANCH / PRA BUILDING

6600 Kenilworth Avenue
Riverdale, MD 20737
Ph.: 301-699-2418/19
Fax:301-864-5039



MONTGOMERY COUNTY BRANCH

2000 Shorefield Road
Wheaton, MD 20902
Ph.:301-946-2477
Fax:301-962-8260

**HAPPY NEW YEAR!! FROM YOUR CREDIT UNION BOARD,
CREDIT COMMITTEE, SUPERVISORY COMMITTEE AND STAFF**

CALENDARS FOR 2006

Credit Union Pocket Calendars are available at both Credit Union offices. Stop by and get one while supplies last.

SAVE YOUR STATEMENT!!

Your statement shows transactions through December 31, 2005, and contains valuable information that you will need for tax reporting. Retain this statement with other important documents as part of your permanent records. All members who earned dividends in excess of \$10.00 for the year will receive IRS Form 1099.

CREDIT UNION ELECTION WE NEED YOU!

With the election drawing near, we are still looking for volunteers to run for the Board of Directors and Credit Committee. If you are interested in serving, please contact:

Pat Deavers, Chairman Supervisory Committee

PO Box 1132

Riverdale, MD 20737-1132

Call or stop by one of the offices to express your interest.

UPCOMING HOLIDAY OFFICE CLOSINGS

Monday, January 16, 2006 Offices closed

Monday, February 20, 2006 Offices closed

ANNUAL MEETING

Be sure to mark your calendars for April 26, 2006! Our Annual Meeting will be held at beautiful Brookside Gardens in Wheaton, MD at 10:00 a.m. We will be featuring a different format this year, with guest speakers, refreshments, and door prizes!!! We will also be announcing the winners of this year's election. Make sure you vote so your voice will be heard!

NATIONWIDE INSURANCE

You now have the ability to make your Nationwide Insurance payments through the Credit Union. Call us to see how!

ATTENTION ATTENTION ATTENTION ATTENTION ATTENTION

Please make sure that all of your information with the Credit Union is current so that we can ensure your business gets to you in a timely fashion.

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



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

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

THE DIVIDENDS FOR THE 4TH QUARTER, ENDING December 31, 2005, 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)	11.00%	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)	12.00%	Line of credit with interest rates less than most credit cards.
New Vehicle Loan	Up to \$45,000 (100% of vehicle)	5.50% for 36 months - (or less) 6.00% for 48 months 6.50% for 60 months 6.75% 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	6.50% for 36 months - (or less) 6.75 for 48 months 7.00 for 60 months	Term depends on model year. Up to 7 model years old. (1998 or newer) Not to exceed invoice price
Htbrid Vehicle Loan	100% financing available including tax, title, and extended warranties	4.75% for 36 months - (or less) 5.00 for 48 months 5.50 for 60 months	Environmentally friendly electric vehicles. Tax advantages may apply
Share Loans	Up to balance in savings	2% over current dividend rate (loan rate currently 2.75%)	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 6.75% through June 30, 2006)	Borrow against your home. Variable rate
Loan Special Education Loan	Up to \$3,000	9.00% up to 24 months 9.00%	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

FEES

\$1.00
 \$10.00
 \$25.00
 \$5.00 /month
 \$25.00
 \$10.00

Research Account	\$10.00 /hour (½ hr. min. at \$5.00)
Statement Copy	\$4.00 per page
Check Writing Services to other than account owner	\$5.00 per check
Share Withdrawal - More than 7 withdrawals per quarter	\$4.00
Honor Pay	\$25.00
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.





