



January  
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 54

## First Quarter

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

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

#### CALENDARS FOR 2007

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, 2006, 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 at 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 15, 2007 Offices closed  
Monday, February 19, 2007 Offices closed

#### WIN \$25.00!!

Do you remember when the Montgomery County Branch of the Credit Union at Shorefield Road opened? Submit your guess to either Credit Union office by Friday, February 16 and if you are correct, you will be entered in a drawing to be held on Friday, February 23. If your entry is chosen, \$25.00 will be deposited to your account!

#### DID YOU KNOW?

Your Credit Union is offering CD's!! Our rates are 3, 4, and 5%, depending on your deposit and the length of time. Call us for more information!

#### CHECKING ACCOUNTS

We offer them, have you opened yours?

#### 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



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](mailto:info@mncppcfcu.com)

### Web Address

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

### THE DIVIDENDS FOR THE 4TH QUARTER, ENDING December 31, 2006, 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	1.25%	1.25%	
IRA (Individual Retirement Accounts)	1.25%	1.25%	

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	2% over current dividend rate (loan rate currently 3.25%)	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  
Return Checks  
ACH Return  
Copies of Share Draft Checks  
S/D Stop payment

### 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  
\$25.00  
\$25.00  
\$0.75  
\$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.







