July 2011

Board of Directors

John Lazzari, President Mark Arrington, V President Doug Sherwood, Treasurer Tami Brown, Secretary Larry Hill, Bd. Member Leslie Long, Bd. Member Mike Wynnyk, Bd. Member Perry Young, Bd. Member Roy Tayman Bd. Member

Credit Committee

Greg Kernan, Chairman/ Loan Officer Shelley. Bontz, Member Craig Kellstrom, Member Mike Mullaney, Member Bill Gordon, Member Steve Chandlee, Member Larry Zimmerman, Member Carrye Massey, Member

Supervisory Committee

Pat Deavers, Chairman Lawanna Houchens, Member Diane Jeffries, Member Mindy Carey, Member

Credit Union Staff Main Branch / Wells-Linson

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

Gayle Hutton, Manager Dottie Nicholson, Asst. Manager Linda Edwards, Loan Manager Lynne Buckler, Acct. Rep. Madelyn Woodyard, Receptionist

Montgomery County Branch

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

Becky Scott, Branch Manager

E-Mail info@mncppcfcu.com Web Address www.mncppcfcu.com

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MAIN BRANCH

5211-A Paint Branch Parkway College Park, MD 20740 Voice: 301-277-8630 Fax: 301-277-8634



Third Quarter

MONTGOMERY COUNTY BRANCH

12751 Layhill Road Silver Spring, Maryland 20906 Voice: 301-929-7805 Fax: 301-929-7806

ANNUAL ELECTION UPDATE

Winners for the 2011 election: Elected for 3 years on the Board of Directors were Tami Brown and Mike Wynnyk. Elected for 3 years on the Credit Committee were Carrye Massey, Bill Gordon, Steve Chandlee and Larry Zimmerman. Congratulations to all!

CREDIT UNION 15-5-5 LOAN SALE

The MNCPPC Federal Credit Union is offering a special loan to homeowners for home improvements. It's called the 15-5-5 loan. That's \$15,000.00 for 5 years at 5%! The payment would be approximately \$284.00 per month. Call the Credit Union now to get more info!!

MEMBER INFORMATION

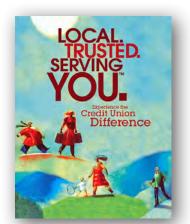
Just a reminder, please make sure that all of your information is current with the Credit Union. Any changes in your name, address, work location, or beneficiaries should be updated with us immediately.

SKIP-A-PAY OFFER

For those of you who missed our Summer Skip-A-Pay, we have offered it for the months of June and July, and we are going to offer it again for the month of August. Call the Credit Union office for details. We will also be offering the Skip-A-Pay for the months of November, December, and January. Decide which month works best for you, call the Credit Union, and we'll set it up for you. You can choose only one month for the Holiday Skip-A-Pay.

UPCOMING HOLIDAY OFFICE CLOSINGS

Monday, September 5, 2011 Labor Day



Local. Trusted. Serving You

Right in your neighorhood there's a place that improves peoples lives without taking profits - your credit union.

It's a place you trust with your hard earned money, knowing it's insured to at least \$ 250,000.

Best of all, your credit union is here to serve you.

Receive the personal attention you deserve at your member-owned credit union.

THE DIVIDENDS FOR THE 2ND QUARTER ENDING June 30, 2011, ARE AS FOLLOWS:

Туре	Rate	APY
Regular Share and Holiday Accounts	.12%	.12%
IRA (Individual Retirement Accounts)	.12%	.12%
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Insured up to \$250,000 by the National Credit Union Association (NCUA), an agency of the Federal Government.

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 \$200 in your account to obtain the disclosed annual percentage yield.

LOAN RATES	Limit	Rate	Comments	
Signature Loan	Up to \$15,000 (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 \$10,000 (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	5.00% for 36 months - (or less) 5.50% for 48 months 6.00% for 60 months 6.25% for 72 months*	Includes cars, boats, campers, trucks, motorcycles, and airplanes. * (min. of \$25,000)	
Used Vehicle Loan	80% of Kelly Blue Book financing available. 95% including tax, title, and extended waranties	6.00% for 36 months - (or less) 6.25% for 48 months 6.50% for 60 months	Term depends on model year. Up to 10 model years old. (2002 or newer) Not to exceed invoice price	
Hybrid Vehicles	100% financing available including tax, title, and extended waranties	4.25%-36months 4.50%-48months 5.00%-60months	Environmentally friendly electric vehicles. Tax advantages may apply	
Share Loans	Up to balance in savings	3.00% over current dividend rate (loan rate currently 3.12%)	Frozen shares is your collateral against loan amount.	
Home Equity Loan Program (HELP)	Up to \$150,000 based on equity in your home	Prime declared in Jan. & July (loan rate currently 4.25% through December 31, 2011)	Borrow against your home. Variable rate	
Loan Special	Up to \$3,000	10.00% up to 24 months	Must have 5 years tenure with employer	
Consolidation Loan	Up to \$15,000	14.00%	Based on tenure with your employer	
All rates are subject to change and reviewed monthly by the Board of Directors.				

SERVICE FEES

New Account Fee	\$1.00
New Account closing within 6 months of opening	\$10.00
Holiday Club withdrawals prior to the one-time annual distribution	
Minimum daily balance below \$100 and no activity for 1 year or more	\$5.00 /month
Stop Payment on Corporate Check	\$25.00
Letter of Credit	\$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	
Return Checks	\$25.00
ACH Return	
Copies of Share Draft Checks	\$0.75
ACH Stop Pay	\$25.00
S/D Stop Payment	

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