

# The Navigator

Publication for the valued members of North Districts Community Credit Union



## THANKS so much

to all of our generous members for making the food and clothing drive a huge success! All donations were greatly appreciated.

## IMPORTANT TAX Notice....

The figures on your year-end statement for dividends earned on savings and interest paid on Home Equity Loans may be used for 2018 tax purposes.

NOTE: Anyone earning under \$10.00 in dividends WILL NOT receive a 1099.

## Time to Start Your Christmas Club!

Why not be prepared for next year? You can simply mail in or drop off whatever amount you want to deposit. School employees may use payroll deduction or direct deposit. Check with our office.

## The Great Pumpkin Contest Winner!

Congratulation to Joan K. She guessed the closest weight, within 10 lbs. This is not her first time as a winner, she won previously a few years ago.



North Districts  
Community Credit Union

## JOIN US FOR THE ANNUAL MEETING AND DINNER

Join us for this event on April 26th from 6:00pm until 10:00pm at the Hampton Banquet Hall

RSVP using the attached form.

*Reservations must be made – See attached form*

Please Return By April 19th, 2018

**WE LOOK FORWARD TO SEEING YOU THERE!**

*Refer to back page for details and menu.*

## MOBILE DEPOSIT REMINDER Started Aug, 1 2018

**ENDORSE YOUR CHECK AND WRITE FOR MOBILE DEPOSIT ONLY / NDCCU**

*\*\*\*This is a Mandatory Requirement. No Exceptions.*

*If you do not follow this requirement check will be returned.*

## NEW LOAN RATES STARTING JANUARY 1, 2019

NEW AND USED VEHICLE RATES AS LOW AS **3.25%**

PERSONAL LOAN RATES AS LOW AS **6.99%** FROM 1-5 YEARS

HOME EQUITY AS LOW AS **3.99%** FROM 1-15 YEARS

*All Rates are now based on Credit Scores and Length of Loan.*

## SHERPA LOAN PROMOTION

Sherpa is offering its base subscription for 3 months at no cost to the customer. Sherpa is a Credit Monitoring service to help you protect yourself from fraud.

## BALANCE TRANSFER RATES FOR CREDIT CARDS

**STILL A GREAT RATE AT 6.99%**

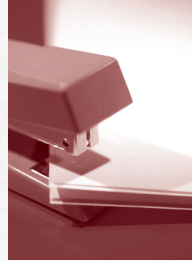
If you need to consolidate debit from the Holidays.

Think about opening a Credit Card for our

## Board of Directors Nomination Requirements

To be considered for nomination to the Credit Union's Board of Directors, you must:

1. Be a member in good standing for at least 2 years.
2. Fill out an application, which is available at the credit union office.
3. Pick up a petition package at the Credit Union after January 15, 2019
4. Present a petition of at least 50 members and include each member's account number. Signers must be at least 18 years of age and must be members in good standing. The Nomination Committee must receive all petitions no later than March 1, 2019.
5. Submit a statement of qualifications and biographical data with the petition.
6. Obtain Act 34 (felony) clearance at your own expense.
7. Submit a statement that you are agreeable to the nomination and will serve if elected to office.



## Buffet Dinner & Open Bar

Cheese & Crackers, Veggies & Dip, Fresh Fruit,  
Swedish Meatballs  
Fresh Tossed Garden Salad & Dinner Rolls

### Choice of:

Chef-Carved Virginia Baked Ham  
Chicken Picata  
New England Baked Scrod with Lemon Butter  
Au Gratin Potatoes  
Hot Glazed Carrots  
Pasta  
Coffee & Dessert  
Open Bar

*RSVP using the form below.*

*Reservations must be made By April 19th, 2018*

**We look forward to seeing you there!**

## Join Us For Our Annual Meeting & Dinner!

Date: April 26, 2019  
Time: 6:00p.m. Social Hour  
6:45p.m. Business Meeting  
7:15p.m. Buffet Dinner & Open Bar  
Location: Hampton Banquet Hal, Route 8, Gibsonia  
Cost: \$20 per person – Member  
\$35 per person – Non- Members

North Districts Community CU Annual Dinner Meeting Reservation

Member's Name \_\_\_\_\_

Guest's Name \_\_\_\_\_

Amount enclosed \$ \_\_\_\_\_

## Navigator Notes Holiday Closings

**Martin Luther King, JR. Day**  
Monday, January 21<sup>st</sup>

**President's Day**  
Monday, February 18<sup>th</sup>

**NEW! Now accepting  
the North Districts  
VISA payments at office.**

## Faster Tax Refunds With Direct Deposit

You can get your Tax Refund even *faster* by Choosing Direct Deposit on your tax return. When preparing your return, simply choose to have your refund deposited in either your Checking or Savings Account. Include your account number and the credit union's **ABA routing number (243084074)**. It's easy to set up.

### NOTE:

**TRAVEL PLANS? VISA & VISA Debit cardholders, be sure to notify the Credit Union of your travel plans for fraud monitoring.**



North  
Districts

Community Credit Union

5321 William Flynn Hwy.  
Gibsonia, PA 15044  
Phone: (724) 444-8181  
Toll-Free: (866) 486-8181  
Fax: (724) 444-8111  
E-mail: [ndcu@stargate.net](mailto:ndcu@stargate.net)  
Website: [www.ndcupa.org](http://www.ndcupa.org)  
Routing/Transit No.: 243084074

### Office Hours

Monday – Friday: 8:30 a.m. – 4:30 p.m.  
Saturday: 9:00 a.m. – 12:00 p.m.



Your savings federally insured to  
at least \$250,000 and backed  
by the full faith and credit of the  
United States Government