



NBCU NEWS

Visit us online at:
www.nbcu.org

A Norristown Bell Credit Union Publication February 1, 2012

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New Car for the New Year!
Thinking about getting a new car?
Norristown Bell Credit Union is
here to help!



Whether it's a brand new car or just new to you, we have a variety of financing plans that could fit your budget. Apply today for a pre-approval and then go shopping for the car of your choice. Our rates can go as low as 2.74% APR for 5 years¹, so now is the time to start 2012 with a new car. Don't have a computer? Use the application on the backside of this newsletter and for a limited time, we will still give you that special discount of .25% off your rate.

Apply today!

¹ The discount of 0.25% off the listed rate requires that you apply and book the loan within 30 days of approval.

Give the Gift of NBCU Membership

Your grandchildren mean the world to you. So why not put them on a path towards financial success?

Kids who start saving money at an early age are more likely to be **financially successful** adults. Now is the perfect time to open and NBCU account and give them the gift of a lifetime.

Your **children, step-children, and/or grandchildren** are eligible to join Norristown Bell Credit Union!

Membership at Norristown Bell doesn't just mean great products and rates - it means belonging to a community institution that could be a strong financial partner throughout a lifetime. It could be the best advantage you could provide your children and grandchildren. And it only takes \$5.25 to open a share savings account!

Give us a call today or stop
in at one of our convenient
offices and we'll help you
get started!



BLUE BELL OFFICE HOURS:

9:00 a.m. to 5:00 p.m. Monday thru Thursday
9:00 a.m. to 6:00 p.m. Friday
9:00 a.m. to 12:00 noon Saturday

KING OF PRUSSIA OFFICE HOURS:

10:00 a.m. to 3:00 p.m. Monday thru Friday

24-HOUR Audio Response TellerLine (A.R.T.):

(610) 275-6445

No time to get to the Credit Union?
You are first in line every time with NBCU OnLine!
Visit us at : www.nbcu.org

Norristown Bell Credit Union will be closed on Monday,
February 20, 2012 in honor of Presidents' Day.

LOANS AT GREAT ANNUAL PERCENTAGE RATES (APR)!

PERSONAL LOAN RATES:

One-Year Loan Special (maximum \$5000) **6.25%** 6.25% APR
Personal Loans from One to Five Years **8.75%** 8.75% APR

NEW VEHICLE LOAN RATES:

2 Years	3 Years	4 Years	5 Years	6 Years	7 Years (\$15,000+)
2.99%	2.99%	2.99%	2.99%	4.74%	5.24%
2.99% APR	2.99% APR	2.99% APR	2.99% APR	4.74% APR	5.24% APR

USED VEHICLE LOAN RATES (2007 or newer)

1 Year	2 Years	3 Years	4 Years	5 Years	6 Years†
2.99%	2.99%	2.99%	3.99%	5.99%	5.99%
2.99% APR	2.99% APR	2.99% APR	3.99% APR	5.99% APR	5.99% APR

USED VEHICLE LOAN RATES (2005 - 2006)

1 Year	2 Years	3 Years	4 Years
6.25%	6.25%	6.50%	6.99%
6.25% APR	6.25% APR	6.50% APR	6.99% APR

† Vehicle must be two years or newer for six year term.

Some restrictions apply. All loan interest rates assume you are making your payment from an automatic transfer or payroll deduction. Conditions apply to qualify and application approval is subject to NBCU policy. Without auto deduction/payroll deduction, add .5% to your rate.

All online applications submitted, approved, and booked within 30 days of receipt will receive 1/4% discount off the posted interest rate.

Direct deposit -

the **safest, easiest** way to get Social Security or SSI.



Do you currently collect Social Security or are you about to collect Social Security? Maybe you have a loved one about to collect? Social Security will require everyone to move from a paper check to direct deposit by March 1, 2013. Remember, if you haven't already set up direct deposit to Norristown Bell Credit Union, now is the time to do so. To make it a smooth transition for you, one of our friendly member service representatives is ready to aid you in any way they can through the process.

If you have questions or need assistance in setting up direct deposit, give us a call at (610) 275-8440.

