



# NBCU NEWS

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A Norristown Bell Credit Union Publication September 1, 2010

## Blue Bell Office:

1407 Erbs Mill Road • Blue Bell, PA 19422  
Phone 610-275-8440 • Fax: 610-275-6473

## King of Prussia Office:

588 N. Gulph Road • King of Prussia, PA 19406  
Phone 610-768-2020 • Fax 610-768-2444

*Our Blue Bell office will be closed Saturday, September 25th. On that day, we will be open for business at our King of Prussia location during our community day extravaganza! Check out our website or call us for details. Norristown Bell Credit Union will be closed Monday, October 11th, in honor of Columbus Day.*

## Norristown Bell Credit Union's Community Day Extravaganza Is Here!

**This is a family and kid-friendly, pet-friendly event for all of our Montgomery County neighbors!**

On **Saturday, September 25th, 2010**, join us for a day of **food, fun, cash prizes, and more** at our King of Prussia office! We will be celebrating our community charter and we want to invite the Montgomery County community to see what makes Norristown Bell Credit Union so special. Our extravaganza will be held between the hours of 9 AM and 2 PM, and the King of Prussia office will be open for regular business from 9 AM until noon.

**Featuring a live broadcast from WBEN 95.7FM morning show personality Marilyn Russell from 10 AM to 12 PM!**

Take your turn at the Norristown Bell Credit Union **CASH CUBE**, where you're invited to grab as many "bills" as possible, to be redeemed for real money and prizes. One lucky winner will also win \$95.70 in cash!

We have invited some of our community partners to join us in offering great giveaways along with chances to win special prizes for our members. But you have to be present to WIN!

***Please note: the Blue Bell office will be closed for business Saturday, September 25th and business will be conducted at our convenient King of Prussia branch!***  
***Check out our website or call us for details; we can't wait to see you on September 25th!***



## LOANS AT GREAT ANNUAL PERCENTAGE RATES (APR)!

### PERSONAL LOAN RATES:

One-Year Loan Special (maximum \$3,000)	<b>6.25%</b> 6.25% APR
Personal Loans from One to Five Years	<b>6.99%</b> 6.99% APR

### NEW VEHICLE LOAN RATES:

2 Years	3 Years	4 Years	5 Years	6 Years	7 Years (\$15,000+)
<b>2.99%</b>	<b>2.99%</b>	<b>2.99%</b>	<b>2.99%</b>	<b>5.74%</b>	<b>6.24%</b>
2.99% APR	2.99% APR	2.99% APR	2.99% APR	5.74% APR	6.24% APR

### USED VEHICLE LOAN RATES\*:

1 Year	2 Years	3 Years	4 Years	5 Years	6 Yearst
<b>2.99%</b>	<b>2.99%</b>	<b>5.50%</b>	<b>5.74%</b>	<b>5.99%</b>	<b>5.99%</b>
2.99% APR	2.99% APR	5.50% APR	5.74% APR	5.99% APR	5.99% APR

\*Used cars & motorcycles must be 2005 or newer to qualify for used vehicle loan.

t 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 with in 30 days of receipt will receive 1/4% discount off the posted interest rate. Minimum rate, including any discounts, will not go below 4.71% APR. If posted rate is below 4.75%, no discounts apply.

## Identity Theft - Alert!

The Federal Trade Commission estimates as many as 10 Million Americans have their identity stolen each year.

Take these simple steps to protect yourself, before it's too late!

Experts say guard against identity theft by checking your credit once a year.

How to get your truly free credit report: online at [annualcreditreport.com](http://annualcreditreport.com) or toll free at 877-322-8228.

- Keep your social network accounts private, limited to your friends only.
- Shred financial documents and paperwork that contains personal information before you discard them.
- Never use someone else's computer to access any of your accounts that require passwords and/or logins.
- Never conduct personal or financial business while logged into a Wi-Fi hotspot, such as at a coffee shop or bookstore. There is NO way to know whether these networks are secure.
- Ignore e-mail or phone calls asking for account details. Do not rely on information provided in the e-mail or phone call. If you believe that you've received a communication from NBCU and you're unsure of its validity, call us at the numbers provided on this newsletter or on your statement.
- Check out our website at [nbcu.org](http://nbcu.org), where you will find information on the identity guard program that we offer for six months free through our partnership with Deluxe Corp.! **Be on the alert! Read your mail carefully!**

### DON'T TOSS IT, PASS IT ON: SHARE

**THIS NEWSLETTER WITH YOUR COWORKERS, FRIENDS AND NEIGHBORS! NORRISTOWN BELL IS HERE TO BE MONTGOMERY COUNTY'S FINANCIAL INSTITUTION OF CHOICE!**

Don't forget to tell your Montgomery County friends, neighbors, and co-workers about the benefits of belonging to the Delaware Valley's top-rated financial institution, awarded a 5-star rating for safety and soundness by Bauer, an independent rating agency ([bauerfinancial.com](http://bauerfinancial.com)). All persons who live, work, worship, attend school in, volunteer in, and own businesses in Montgomery County, Pennsylvania are eligible to join our credit union!

