



April
2006

Board of Directors

Chuck Montrie
President

Mike Wynnyk
Vice President

Doug Sherwood
Treasurer

Julie Carroll
Secretary

William Gillett
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 PRA Building



Volume 51

Second Quarter

MAIN BRANCH / PRA BUILDING

6600 Kenilworth Avenue
Riverdale, MD 20737
Ph.: 301-699-2418/19
Fax:301-864-5039



MONTGOMERY COUNTY BRANCH

2000 Shorefield Road
Wheaton, MD 20902
Ph.:301-946-2477
Fax:301-962-8260

COME ONE, COME ALL!!!

It's time for our Annual Meeting, and all members are invited. Come hear what's been going on at your Credit Union, and see what's in store for the coming year! We will also be announcing the winners of the 2006 election. **The meeting will be held at 10:00 a.m., on April 26, 2006, at the beautiful Brookside Gardens, 1800 Glenallan Avenue, Wheaton, MD.** Mark your calendars, plan to attend, enjoy some refreshments, and maybe win a door-prize! Many thanks for a great job go to Pat Deavers and the Election Committee consisting of Diane Jeffries, Lawanna Houchens, Joan Barbour, Jeff Newhouse, Lynn Kelly, Pamela Jackson-Vaughn Graves, Mindy Carey, and Andy Siedlarczyk, Bonita Henderson, Ramona Hill, Portia Smith, and Bert Vito.

PROTECT YOURSELF

Your Credit Report is your responsibility. Please make sure that you check your Credit Report annually. If necessary, make corrections to the report. This will save you time and trouble when and if you apply for loans, not just with us, but with others. The numbers are as follows:

Equifax 1-800-685-1111
TransUnion 1-800-888-4213
Experian 1-800-567-5470

• TIPS FOR PROTECTING YOUR IDENTITY

- There are some basic steps you can take to reduce the risk of becoming a victim. We will be sharing some of these tips in this and following newsletters.
- Be careful about giving out your personal information. Start by adopting a "need to know" approach to your personal data. The more information on your personal bank checks, such as your Social Security or home phone number, the more personal data is going to people who may not need that information.
- Telephone offers that ask for personal data, such as your Social Security Number, credit card information, or mother's maiden name, may not be legitimate. Ask them to send you a written application form. If they won't do it, tell them you're not interested and hang up.
- Consider having a separate credit card for on-line transactions, with a small maximum balance.
- Get the name of the person that took your card info when making purchases over the phone.
- Any time you need to pass personal financial information to a person you are phoning, don't do it where anyone else can hear you.
- If you are going to be traveling, have your mail held at the post office, or ask someone you know well and trust to collect and hold your mail while you are away.

These tips were provided by Board Member, Mike Wynnyk.
Watch the following newsletters for more information to protect yourself.

UPCOMING HOLIDAY OFFICE CLOSINGS

Wednesday, April 26, 2006 Offices closed for the Annual Meeting
Tuesday, May 9, 2006 Offices closed for Fitness Day
Monday, May 29, 2006 Offices closed
Tuesday, July 4, 2006 Offices closed

ATTENTION ATTENTION ATTENTION ATTENTION ATTENTION

Please make sure that all of your information with the Credit Union is current so that we can ensure your business gets to you in a timely fashion.

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

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@mncppfcu.com

Web Address

www.mncppfcu.com

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



THE DIVIDENDS FOR THE 4TH QUARTER, ENDING March 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	.75%	.75%	
IRA (Individual Retirement Accounts)	.75%	.75%	

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)	11.50%	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)	12.50%	Line of credit with interest rates less than most credit cards.
New Vehicle Loan	Up to \$45,000 (100% of vehicle)	5.50% for 36 months - (or less) 6.00% for 48 months 6.50% for 60 months 6.75% 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	6.50% for 36 months - (or less) 6.75 for 48 months 7.00 for 60 months	Term depends on model year. Up to 7 model years old. (1998 or newer) Not to exceed invoice price
Htbrid Vehicle Loan	100% financing available including tax, title, and extended warranties	4.75% for 36 months - (or less) 5.00 for 48 months 5.50 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 2.75%)	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 6.75% through June 30, 2006)	Borrow against your home. Variable rate
Loan Special Education Loan	Up to \$3,000	9.5%0 up to 24 months 9.00%	Must have 5 years tenure with employer

All rates are subject to change and reviewed monthly by the Board of Directors.

SERVICES	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	\$25.00
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	\$4.00
Honor Pay	\$25.00
Return Checks	\$25.00
ACH Return	\$25.00
Copies of Share Draft Checks	\$0.75
S/D Stop payment	\$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.





