

NORTHERN PIEDMONT FEDERAL CREDIT UNION



APRIL 2009



Holiday Closings

MEMORIAL DAY
May 25th

INDEPENDENCE DAY
July 4th

SAVINGS ARE
BLOOMING AT
NPFCU!



Savings are blooming at your credit union! Save on auto purchases with discount rates as low as 4.99% APR on new and used auto loans! Are you paying too much for your auto loan at another institution? Refinance with NPFCU and you may save on the interest, lower your payment or shorten your current loan term! Promotion ends June 30th, please contact a Loan Processor for details!



WELCOME
NEW
GROUPS!

VIRGINIA LIVING TELEVISION!

Your Money-Saving Checklist:

- Use FREE bill pay services. Save money by not purchasing stamps, avoid late fees with electronic payments and save time by paying bills 24/7 at your convenience!
- Use FREE web banking services to view your account 24/7 at your convenience, avoid paying for copies of checks or copies of statements.
- Refinance your auto loan from another institution with NPFCU and save at least 1% from what you are currently paying! Rates as low as 3.99% APR!
- Purchase a new or used auto and get the new auto rate! New auto loan rates start at 4.99% APR with additional protection to help save even more.
- Get an NPFCU Home Equity Line of Credit with a fixed rate of 5.25% for 5 years! No attorney's fees, no annual fee and possible tax deductions! Also available 10 year term fixed rate at 5.75% APR.
- Transfer balances to a NPFCU VISA and get a fixed rate of 9.90% APR until the balance is paid in full!

Contact us for more details on all of our money saving products and services.
As a credit union member you have the right to save!





BILL PAY is FREE!

It's easy to use and you'll love the convenience of paying your bills any day, any time! Online Bill Pay is safer than traditional mail delivery and can prevent identity theft, late fees and the need to purchase stamps! Sign up and get started today.

TIPS FOR IDENTITY THEFT PROTECTION:

- ☛ Sign up for online banking and e-statements to view your account activity regularly.
- ☛ Shred confidential documents.
- ☛ Use secure mailboxes to send and receive mail.
- ☛ Do not provide your personal information on line or over the phone to unknown parties.
- ☛ Review your credit reports annually from all three credit bureaus.

It's A Buyers Market!!!

When you are considering buying a home, auto or making a large purchase, remember to check with us to be sure you're getting the best deal! Credit union membership is a valuable benefit, particularly in these economic times and we want to continue meeting our members' needs for generations to come. Stop by or call our offices to speak to a loan processor about the many loan products that are designed to meet your every need.

2009 ANNUAL MEETING OF THE MEMBERSHIP

Please join the Board of Directors and the staff of Northern Piedmont FCU for the 55th Annual Meeting of the Membership to be held on Wednesday, April 29, 2009. The event will be held at 6:00pm at the Warrenton Community Center located at 430 E. Shirley Avenue in Warrenton, Va. All member/owners are invited to attend the meeting, enjoy refreshments and the variety of door prizes to be awarded! Please RSVP to 540-825-8800 ext 23 or marketing@npfcu.org by April 15th!

Annual Meeting Reservation Request



Member Name _____

Daytime Phone # _____

of Adults attending _____ # of Children attending _____

Please mail or bring this completed form to:

Marketing Department
567 James Madison Hwy,
Culpeper, VA. 22701

You may have recently received a new ATM card! The updates were required to continue the security and convenience of ATM access to all of our members and provide **FREE** ATM transactions at the following locations:



- NPFCU 567 James Madison Hwy., Culpeper
- Food Lion 513 Madison Rd., Culpeper
- Food Lion 540 Culpeper Town Mall, Culpeper
- Food Lion 46 Madison Plaza Dr., Madison
- NPFCU 484 Blackwell Rd., Suite 100, Warrenton
- BLOOM 613 Frost Ave., Warrenton
- BLOOM 4195 Winchester Rd., Marshall
- BLOOM 6358 Village Center Dr., Bealeton
- BLOOM 15201 Washington St., Haymarket

A Helping Hand in the Community . . .

Northern Piedmont FCU staff and members are dedicated to the communities that they live in and volunteer many hours of their time to support charities that give hope to many local families! Thank you for your support and come out to join us at the upcoming events!

- April 25th - March of Dimes - Orange Co.
 26th - March of Dimes - Fauquier Co.
 May 16th - Relay for Life - Culpeper Co.
 30th - Relay for Life - Fauquier Co.

APRIL IS ... NATIONAL CREDIT UNION YOUTH MONTH

The local Sheriff's offices will be providing Ident-A-Kid kits free of charge and the NPFCU Youth Advisory Board will hold a Bake Sale to raise funds for the March of Dimes! These events are open to the community, so bring the kids out for fun & safety awareness!

April 11th , Culpeper Office, 9am-12pm at 567 James Madison Hwy, Culpeper

April 18th, Warrenton Office, 9am-12pm at 484 Blackwell Rd. Suite 100, Warrenton.



NORTHERN PIEDMONT FEDERAL CREDIT UNION

Culpeper

567 James Madison Hwy.
Culpeper, VA 22701
(540) 825-8800

Warrenton

484 Blackwell Rd., Suite #100
Warrenton, VA 20186
(540) 347-4900

Some loan programs are offered through our partnership with Heltzel-Synergy One Mortgage Company.

Voice Response System: 1-800-843-0225

(540) 829-6023

Website: www.npfcu.org

This newsletter is published as a service for the members of Northern Piedmont Federal Credit Union. The opinions expressed in this publication are for general information only and are not intended to provide specific advice or recommendations for any individuals. We suggest you consult your accountant, attorney, or financial advisor regarding your individual situation.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Privacy Policy **A Private Note to Our Members**

Northern Piedmont Federal Credit Union (NPFUCU), your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have any questions, please contact us at:

(540) 825-8800 ext 23

or write to:

Northern Piedmont FCU
567 James Madison Hwy.
Culpeper, VA 22701

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions.
- Information we receive from a consumer reporting agency.

We disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic information about you to the following types of third parties:

- Financial service providers, such as Insurance Companies.
- Non-Financial companies, such as a consumer reporting agencies, data processors, check/share draft printers, and plastic card processors.

Disclosure of Information to Parties that Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure Information About Former Members

If you terminate your membership with Northern Piedmont FCU, we will not share information we have collected about you, except as may be permitted by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain the physical, electronic or procedural safeguards that comply with federal regulations or guard your nonpublic information.

What Members Can Do to Help

- Protect your account number, plastic card numbers, PIN's (Personal identification number) or password. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you explaining the call on behalf of the credit union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity on your account, we will attempt to contact you immediately. Let us know if you have any questions.

Please do not hesitate to call us - we are here to serve you!

Northern Piedmont Federal Credit Union
567 James Madison Hwy.
Culpeper, VA 22701
Phone: (540) 825-8800
Fax: (540) 825-6347

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