

# NORTHERN PIEDMONT FEDERAL CREDIT UNION

January 2010



## 2010 Annual Meeting of the Membership

The Northern Piedmont Federal Credit Union 56<sup>th</sup> Annual Meeting of the Membership will be held on Wednesday, April 28, 2010, at 6:00pm, at the Remington Lions Club located at 11326 James Madison Hwy. in Remington, Va. All member/owners of NPFCU are invited to attend the meeting to enjoy light refreshments. Please RSVP to 540-347-4900, ext 11, or [marketing@npfcu.org](mailto:marketing@npfcu.org) by April 15, 2010.

## Change in dividend earnings effective January 1, 2010.

Northern Piedmont FCU members will earn dividends posted on a monthly basis on Share/Savings accounts with an average daily balance of \$1000.00 or more.

## Credit Life & Disability Insurance Disclosure

Credit Life & Disability Protection is available from CUNA Mutual Group in providing loan protection coverage, (dependent on the type of coverage chosen by the credit union member) to assist in making payments when specific requirements have been met to file an insurance claim.

\*Premium Rates are as follows:

Single Credit Disability	\$1.41 per \$1000
Joint Credit Disability	\$2.32 per \$1000
Single Credit Life	\$0.55 per \$1000
Joint Credit Life	\$0.91 per \$1000

Insurance Maximums	Disability	Life
Max monthly total benefit	\$1000.00	N/A
Max Insurable Balance: (per loan account)	\$70,000.00	\$70,000.00
Age eligibility	66	70

\*Rate Specified x Monthly Outstanding Balance on the Premium Charge Date per \$1000

## Changes to the Fee Schedule – Effective February 1, 2010

### Savings Account Fees

Closed in 1 <sup>st</sup> 6 Months	\$15.00
Christmas Club Early Withdrawal Fee	\$15.00

### Other Service Fees (applicable to all accounts)

Cashier Checks/Member Request Fee	\$3.00 all others
ATM Card	\$10.00
Debit Card	\$10.00
Visa Gift Card	\$3.50 per card
Visa Reloadable Card	\$5.00 per card
Visa Reloadable Card Fill	\$2.00 per fill

The full Fee Schedule can be found on our website at [www.npfcu.org](http://www.npfcu.org). Members may also request a copy of account disclosures containing terms, fees, and rate information for the account.

## Contact Us:

<b>Culpeper</b> 567 James Madison Highway Culpeper, Virginia 22701 540.825.8800	<b>Warrenton</b> 484 Blackwell Road, Suite 100 Warrenton, Virginia 20186 540.347.4900
--	--

**Northern Piedmont Federal Credit Union**  
Striving to be your only financial institution

