



OUR2CENTS

NCFCU'S MEMBER NEWSLETTER



WELCOME TO OUR2CENTS

Dear Member,

Thank you for reading our first issue of *Our2Cents*! Our goal is to keep all of our members up-to-date with the latest from NCFCU. In these quarterly publications, you will find our current and upcoming financial promotions, learn about the many products and services that NCFCU has to offer, and see what NCFCU is doing in our community.

We work hard to provide you with quality products and services, competitive rates and exceptional member service. We are proud to be "Your Community Credit Union."

Sincerely,
The NCFCU Team

TABLE OF CONTENTS

GrooveCar • P. 2
Route 66 Extended Warranty • P. 2

Shred Event • P. 3
The Wilderness Savings Club • P. 3
April is Youth Month • P. 3

Small Business Spotlight • P. 4
Want more NCFCU? • P. 4



Create positive financial habits.
Reach age-appropriate goals.
Earn prize rewards.



Visit Pg. 3 for more information about our NEW Youth Program

FIND YOUR SUMMER RIDE WITH GROOVECAR

Summer is approaching and NCFCU wants to help you find your summer ride. Don't let a busted vehicle prevent you from enjoying your vacation to the fullest. As a member you can take advantage of our competitive vehicle loan rates. We have great rates on new and used auto loans with up to 84 month financing (for autos 7 years old or less) to fit your budget or refinance your existing auto loan from another lender to lower your payments. Best of all, there is no penalty for paying off your loan ahead of schedule. NCFCU also offers additional loan security through Life, Disability and Unemployment Protection and Guaranteed Asset Protection (GAP) Insurance.

We understand that searching for the perfect vehicle can be overwhelming, from searching dealerships' expansive lots to the headache of searching for a vehicle online with hundreds of auto sales sites to choose from. NCFCU has partnered with **GrooveCar** to make car shopping simple for you.

Compare up to 5 vehicles at once. Search by make, model, or monthly payment with over 4 million cars in inventory - and save your progress while researching so that you can keep track of the vehicles that interest you! Also, the 2021 Fuel Economy Guide is featured on our website to ensure your new vehicle meets your fuel efficiency standards. Once you find the car of your dreams, you can begin the loan application right in **GrooveCar** and one of our loan officers will contact you to finalize your loan. Start your search today at [NCFCUonline.groovecar.com](https://www.ncfcuonline.com/groovecar). For any questions regarding Auto Loans or **GrooveCar**, please call your nearest NCFCU branch. You could be cruising in your new vehicle just in time for vacation this summer!



INSURE WITH ROUTE 66 EXTENDED WARRANTY

Be ready for the unexpected and ensure you're covered in the event a breakdown sidelines your vehicle. With Mechanical Breakdown Protection from Route 66 Warranty, you can rest easy knowing you are covered. NCFCU members are eligible to purchase our extended warranty, even if you don't have an Auto Loan financed with us! Route 66 Warranty's Plans are available for both new and pre-owned vehicles, and coverage is transferable if you sell your vehicle before your agreement expires, which provides added resale value.

Features of insuring with Route 66 Extended Warranty include: zero deductible with nationwide coverage, 24/7/365 Emergency Roadside Service, and trip interruption coverage. You also receive a 30 day money-back guarantee on your policy!



We can help you prepare for life's milestones.

Ask about our Young Adult Prep Package!



FREE Document Shredding Event! Sat., April 24th | 9:00AM - 12:00PM
 2630 Linglestown Rd, Harrisburg

THE WILDERNESS SAVINGS CLUB



It's never too early to begin building a foundation for a strong financial future. At NCFCU, we believe that providing youth with the tools to establish and manage their finances will prepare them for a successful financial journey. Our goal is to build relationships with our young members, while educating them on the services we provide as a Credit Union. In 2021 we launched our redesigned youth savings and rewards program, The Wilderness Savings Club! This forest-themed program was established to provide our youth members with the necessary tools to help make saving exciting, while earning rewards.

Our Wilderness Savings Club branches into four groups that focus on age-appropriate goals to help establish positive financial habits: Ages 0-4 *Sprout Savers*, Ages 5-9 *Forest Friends*, Ages 10-13 *Eagle Earners*, Ages 14-18 *Park Rangers*.

Our Forest Friends, Eagle Earners and Park Rangers earn rewards for every deposit made to their savings account which can be redeemed for gift cards to favorite places, such as Amazon, Target, Starbucks, Panera, Dave & Busters, and many more. Forest Friends and Eagle Earner aged members will earn Buford Bucks which they can redeem for their prize, with prize levels starting at as little as 5 Buford Bucks! For Park Rangers, each \$20 deposit will earn them a spot on their membership card. With ten spots filled on their card, they will earn a \$25 gift card.

To start your child or teen off on a successful financial journey with an NCFCU account or to learn more information about The Wilderness Savings Club, please visit one of our NCFCU branches or visit our website at NCFCUonline.org.

NATIONAL CREDIT UNION YOUTH MONTH!

Every April the Credit Union National Association (CUNA) features National Credit Union Month with the goal of teaching children and youth about establishing healthy saving habits from a young age, while making saving fun and exciting. In addition to encouraging saving money, this also encourages young Credit Union members to familiarize themselves with the resources and financial tools that their Credit Union can provide to them.

"The underlying idea behind National Credit Union Youth Week is to encourage credit unions across the country to address the financial needs of people under the age of 18, beginning with the need for personal finance education," says Daniel A. Mica, former President and CEO of CUNA. *"Young people are not only current and future credit union members, but consumers who control billions of dollars in economic activity. We want the spotlight to shine on how young people earn, spend, save, and manage their own money—and how America's credit unions help them do so wisely."*

Youth month began in 2002 as "Youth Week" and quickly expanded into Youth Month as popularity grew with hundreds of Credit Unions participating nationwide.

Each year's campaign features a different theme to engage youth Credit Union members, this year's Jurassic theme features dinosaurs with the slogan, "Be a Credit Union Saver and your savings will never go extinct™." NCFCU is excited to participate in Youth Month, just three months after the launch of our new youth savings program and rewards, The Wilderness Club!





Your NCFCU account is in the palm of your hands!

Download our mobile app for your smart phone or tablet for access to your account from home and on the road.

SMALL BUSINESS SPOTLIGHT

As "Your Community Credit Union", NCFCU would like to showcase other small businesses in our community. For this issue, our spotlight shines on a local non-profit group, *Friends of the West Shore Theatre*, founded in 2018. Governed by a Board of Directors comprised of members of the local community, this organization set out with a mission to determine the future of a historic landmark in New Cumberland, located at 317 Bridge Street. For those of you that grew up in our community, you can remember the nostalgia of the West Shore Theatre, established in 1939. With the goal of preserving



the future of this theatre, the motto of the *Friends of the West Shore Theatre* is "Restore, Revitalize , Reinvent."

During its heyday, the West Shore Theatre was a social gathering place featuring movies of the period before television became a staple in the household. Of the twelve local theatres of this style, the West Shore Theatre is the only one that still remains. For this new revitalized theatre's plan, the vision is to "bring back the memories and create new ones". Live events will be added to the traditional classic movie schedule, including live jazz, bluegrass, blues, folk and traditional music singers/song writers, touring artists and local performers with potential acts from community music groups, small plays or stand-up comics.

Redevelopment of the West Shore Theatre is to be completed by Chris Dawson Architect (CDA) an award-winning architect and contemporary design firm. Their plans include transforming the theatre back to its original glory, with the addition of a modern thrust stage to incorporate the "live" show addition, new concession/reception area with high top tables, and a restored auditorium featured booth and table style seating framing the perimeter. Construction on this historic theatre is already underway.

"The community is at the core of our vision for the theatre, and we are excited for its future— not only as a theatre, but as a venue for live performances, special events, private parties, and so much more," said Gennifer Richie, Board of Directors, *Friends of the West Shore Theatre*. "General construction and renovations have begun and our capital campaign is well underway, but plenty of opportunities remain for anyone interested in being part of this historic revitalization and rebirth that will impact our community for decades to come." If you are interested in supporting Friends of the West Shore Theatre by means of donation, please visit their website at FriendsOfTheWestShoreTheatre.org.



WANT MORE NCFCU?

Our goal is to keep our members as informed as possible with all NCFCU news, promotions and announcements. Here are ways you can keep in touch:

- **Subscribe to the NCFCU email blasts** - Whenever there is important information, we will send it right to your inbox!
- **Follow us on Social Media** - NCFCU is on Facebook, Instagram, LinkedIn and Twitter
- **Read our blog *Our2Cents*** - Subscribe to receive the latest articles to your inbox.
- **Subscribe to our YouTube channel** to watch tutorials and tips about NCFCU products and services.