



**Federal
Credit Union**

DOLLAR SENSE

MNCPPC Federal Credit Union



Volume 62

Fourth Quarter

October 2008

Board of Directors

John Lazzari, President
Jeff. Devlin, V President
Doug Sherwood, Treasurer
Tami Brown, Secretary
Larry Hill, Bd. Member
Terri Plumb, Bd. Member
Mark Arrington, Bd. Member
Mike Wynnyk, Bd. Member
Perry Young, Bd. Member

Credit Committee

Greg Kernan, Chairman/
S. Bontz, Member
Craig Kellstrom, Member
Mike Mullaney, Member
Bill Gordon, Member
Steve Chandlee, Member
Larry Zimmerman, Member
Anthony Nolan, Member
Carrye Paleschi, Member

Supervisory Committee

Pat Deavers, Chairman
Lawanna Houchens, Member
Diane Jeffries, Member
Mindy Carey, Member

Credit Union Staff

Main Branch / Wells-Linson

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

Gayle Hutton, Manager
Dottie Nicholson, Asst. Manager
Linda Edwards, Loan Manager
Lynne Buckler, Acct. Rep.
Madelyn Woodyard, Receptionist

Montgomery County Branch

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

Becky Scott, Branch Manager

E-Mail
info@mncppcfcu.com
Web Address
www.mncppcfcu.com

MAIN BRANCH

5211-A Paint Branch Parkway
College Park, MD 20740
Voice: 301-277-8630
Fax: 301-277-8634



MONTGOMERY COUNTY BRANCH

6666A@ [i^, ^|áÜ [æä
Wheaton, MD 20902
Voice: 301-946-2477
Fax: 301-962-8260

NOTE FROM THE PRESIDENT

BAILOUTS, WALL STREET, MAIN STREET, UPCOMING ELECTION, GAS PRICES...

In these times of uncertainty, you may be wondering...how safe is my money in the Credit Union? Let me assure you that the MNCPPC Federal Credit Union is completely safe and your savings are insured to at least \$100,000.00 by the National Credit Union Administration (NCUA) and is backed by the full faith and credit of the U.S. Government. NCUA rates Credit Unions from 1 to 5, with 1 being the best, 5 the worst. Your Credit Union recently had an audit conducted by NCUA which resulted in an overall CAMEL rating of two.

SKIP-A-PAY

The Skip-A-Pay program is back, this time with options! For a \$25 fee, you can skip your loan payments for either November, December, or January. Use that extra money for the holidays! Look for the letters coming soon.

CHANGES ON THE BOARD

Due to his work schedule, Bill Gillette has resigned from the Board of Directors. Thank-you, Bill, for your service to the Credit Union. Perry Young has accepted a Board appointment to

UPCOMING HOLIDAY OFFICE CLOSINGS

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	December 19, 2008		Closed at 11:00 am
	December 24, 2008		Closed at noon
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All check requests must be made prior to 10:00 am and picked-up by 11:00 am. Please arrange your schedules accordingly and conduct Credit Union business early.

LOAN APPLICATIONS

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HOLIDAY CLUB

Á P [|ááæ^ÁÖ [] à&@^& \ • Á, á| |á^Á] : [&^••^ááá~!á } *Ác@^Á, !•cÁc, [Á, ^\ •Á [-ÁP [ç^ { à^!ÉÁÁQ-Á^ [~Á, [~|áÁ like to have your check processed prior to this time, please give the Credit Union staff a call æ}áÁ^ [~!Á&@^& \ Á, á| |á^Á] : ^æ!^ááááæ^ÉÁÁW} |^••Á { ^ { à^!•Á•] ^&á, &æ| ^Á!^~^•cÁc@æcÁc@^Á!Á Club accounts be closed, they will automatically be continued for 2009.

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