



~News Chatter~

New Castle Bellco Federal Credit Union
1011 Wilmington Avenue ~ New Castle, PA 16101
Ph. (724) 654-8485 Fax (724) 654-3837
WWW.NEWCASTLEBELCO.COM

Skip-A-Payment

Ease your financial stress this holiday. The credit union is offering members the option of skipping one monthly loan payment. Members can choose to skip their October, November or December loan payment.

Requirements

- ✓ Loan must be paid current and up to date.
- ✓ The loan must be open for 3 months.
- ✓ The offer does not apply to Visa credit cards.

Fees and Terms

- A \$30 processing fee applies to each loan.
- Payment is deferred with no penalty/late fee.
- Interest will continue to accrue and may extend the initial term of the loan.
- Payments made through payroll deduction will be available in your savings/checking account.

Please complete the Skip-A-Payment form or contact the credit union for more information.

Skip-A-Payment Request

Please Select a month:

[] October [] November [] December

Member Name: _____

Loan No. _____ Loan No. _____

Sign: _____

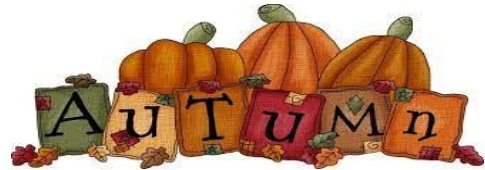
Borrower

Sign: _____

Co-Borrower

Date: _____

***Return with \$30 processing fee.**



~OCTOBER 2023~

Last Call! Annual CU Membership Meeting

Annual Credit Union Membership Meeting reservations are due by due by October 16, 2023. Come and join us!

Location: **Gallo's Italian Villa**
2420 Wilmington Ave
New Castle, PA 16105

Date: **Saturday, October 21, 2023**
Time: 5:30 – 6:00 Registration
6:00 – 6:30 Business Meeting
6:30 – 8:30 Buffet Dinner

Reservations are \$8 for members/\$12 for nonmembers.



Veteran's Day, November 11, 2023
Thank you for your service and sacrifice.

Ask about the credit union Veteran's discount on your next loan and save!



Daylight saving time ends Sunday, November 5, 2023. Clocks will "fallback" one hour at 2:00 a.m. local time.

BOARD OF DIRECTORS

Gerald A. Markowitz, President
Kevin Callahan, Vice-President
Mary Parker, Secretary
Thomas Gallagher, Treasurer
Jay Cole, Director
Laura Fellion, Director
Carol Ross, Director

SUPERVISORY COMMITTEE

Karen Jones, Chairperson
Jay Cole
Pamela Downing

OFFICE STAFF

Frank A. Rossetti, Manager
Janice J. Anderson

OFFICE HOURS

Monday ~ Friday
9:00 AM to 4:30 PM

IMPORTANT NUMBERS

Lost/Stolen after regular hours:

Visa Credit Card: 1-800-449-7728

ATM or Debit Card: 1-888-918-7850

Visa Credit Card 24 hr. Information Line:
1-855-735-1591

Credit Union Fax Number:

724-654-3837

E-Mail : ncbcu@verizon.net

Credit Union Stats

~ Assets \$11,120,108 ~

~ SAVINGS RATES ~

Effective as of 09/30/23

Share Savings .11% a.p.y.

~ Direct Loan Rates ~

'24/23 New Auto – 60 mos. 5.99% a.p.r.

'24/23 New Auto – 72 mos. 6.29% a.p.r.

'23 Used Auto – 60 mos. 6.09% a.p.r.

'17 >Used Auto – 60 mos. 6.29% a.p.r.

'13 >Used Auto – 48 mos. 7.19% a.p.r.

*Indirect auto financing is available at the local auto dealers.
Interest rates are determined by credit score and other factors.
Indirect loans cannot be refinanced at the credit union rate.

Home Equity – 60 mos. 5.79% a.p.r.

Share Secured 3.50% a.p.r.

Home Improvement 6.99% a.p.r.

Personal Signature 11.99% a.p.r.

VISA Credit Card 15.50% a.p.r.

Four Signs That It's a Scam

1. Scammers **PRETEND** to be from an organization you know. Government, utility, tech company or charity.
2. Scammers say there's a **PROBLEM** or a **PRIZE**. You are in trouble, owe money, family emergency or computer virus.
3. Scammers **PRESSURE** you to act immediately. Tell you not to hang up, threat of arrest, sue you or say your computer is corrupted.
4. Scammers tell you to **PAY** in a specific way. Insist on paying by wiring money, payment app, gift card or cryptocurrency.

Avoid being scammed. Stop and talk to someone you trust. Before you do anything else, tell someone what happened or contact the police.



The credit union will be closed in observance of:

- Columbus Day, Monday, October 9, 2023
- Veteran's Day, Friday, November 11, 2023
- Thanksgiving Day, Thursday, November 23, 2023
- The day after Thanksgiving, Friday, November 24, 2023
- Christmas Day, Monday, December 25, 2023
- New Year's Day, Monday, January 1, 2024

You can access your account 24 hours a day by using the MasterCard/STAR ATM card network or visit our Online ItsMe247 Internet Banking at www.newcastlebellco.com or download our mobile app. All electronic transactions scheduled on non-Federal holidays will be posted to member accounts.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
NCUA- National Credit Union Administration
~A U.S. Government Agency~

