November 2015 Editor: Loren Coolahan

# Newsletter



#### FEES:

Bad Address	\$2.00 per month
Dormant Account	\$5.00 per month
Below Minimum Balance (Ckg)	\$5.00 per month
Statement Request	\$5.00 per copy
Replace Debit Card	\$5.00 per card
Wire Transfer	\$10.00 each
Late Fee on Loans *	\$25.00
2nd Mortgage Late Fee*	5% of monthly Payment

<sup>\*</sup> Fee applied to the balance of the loan on the eleventh day past the due date

# Help us keep our files up to date:

- Home phone
- Cell phone
- Address
- Email
- Beneficiary



#### THE CREDIT UNION OFFERS GREAT SERVICES:



NO FEE Nov 1—Dec 31

Gift Card

\$50 Gift Card with any New Auto Loan

#### **LOAN RATES:**

New & Used Vehicles	3.00% - 3.99%
New/Used Over \$20,000 6 yr Term	4.49%
Signature Loan	7.00% - 8.99%
Second Mortgage	
5 Years	3.50%
10 years	3.75%
15 years	4.00%
Computer Loan	7.90%





#### MCPECU - WE CAN SAVE YOU MONEY

## MONMOUTH COUNTY POSTAL EMPLOYEES CREDIT UNION

171 Broad Street PO Box 518 Red Bank, NJ 07701

Phone: 732-219-0009 Fax: 732-219-5269 www.monmouthpostalcu.org

# Credit Union will be closed:

- November 11, 2015
- November 26, 2015
- November 27, 2015
- December 24, 2015
  1/2 day
- December 25, 2015
- December 31, 2015
  1/2 day
- January 1, 2016



MCPECU will soon be offering VISA Credit Cards! 0% interest for the first 12 billing cycles, after that the APR will be from 8.99% up to 15.99% based on your credit score. Stop in for more detailed information



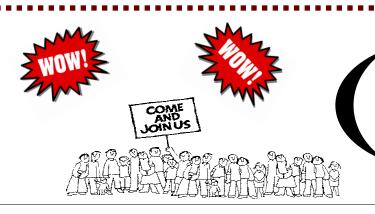


### **Donate to our Giving Tree**

## Help us help keep the community warm!

This year at the Credit Union we are going to try something new! We will be collecting Hats, Gloves, Mittens an Scarves that are new with tags for local children in need. Please help us out by donating an item to hang on our tree. Help us help keep the community warm!





Youth Share Accounts receive .50 % interest up to \$2500