

December 2010

COMMUNITY CREDIT UNI



Dear Members,

Highlights from this issue:

- Thank you!
- Holiday Greetings
- New System Housekeeping Information
- Year-end Tax Information

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In this issue:

Have you noticed that NPCCU changed to a new operating system November 2, 2010? On behalf of each employee, I want to express our appreciation and thanks for your understanding and cooperation over the past few weeks. Employees of the credit union have worked diligently to make the transition as smooth as possible. Our members have been great to work with as we have solved small "glitches". With today's complex delivery systems, errors are about to happen and they have. We thank you for your understanding and kind support.

Planning that started long ago in May 2008 has resulted in NPCCU having the most current banking technology. Our goal to "Be Everywhere" with our members is becoming a reality as we continue to learn more about the features and benefits of our new operating system. It is exciting to think that we will be able to offer more ways to connect with you...and for you to connect with us!

Of course we have our four full service branches to offer you access to our services and your cash. Across the U.S. you have access to over 4,200 shared branches, over 4,500 no-charge ATM's, home banking, bill pay, bank-by-phone, and soon, mobile banking. With an upcoming "remodel" of our already excellent website, no "Big Bank" in Indiana provides more access to information and services than NorthPark. Believe it. Check us out against our "Big Bank" competition. On top of all that, we have great people who work here, and are ready to serve you. With great rates and low fees, we serve as an important alternative to consumers who may otherwise pay more at the "Big Banks."

Want to let us know what you think or need? On our website we encourage members to email their suggestions or follow NPCCU on Facebook or Twitter. Email us, post on our Facebook site or send us a tweet. You can even call us on the phone toll free or visit with us in our branch offices. We want to hear from you!

News

Want to get a consumer or mortgage loan? In addition to phoning in your request or completing a short online application, you can visit any convenient NPCCU office to apply. You get a quick response, too. See how your credit union compares against other lenders in your zip code area. Want even more convenience? Get preapproved; get your interest rate, then ask for NPCCU at any area automobile dealership. Close your NPCCU loan at the dealership in the evening or on the weekend!

So you see, NorthPark Community Credit Union will "Be Everywhere" with you, ready to serve.

Sincerely,

Dan Robbins Your President/CEO

💭 Holiday Greetings!

The Staff and Volunteer Leaders of NorthPark Community Credit Union wish you and your family a joyous Christmas and a safe and prosperous New Year! We are looking forward to serving you in 2011!



Our Mission: NorthPark Community Credit Union Provides Personalized Banking Services for Our Members and Improves the Quality of Life in Our Community.

Zionsville Branch/Main Office 5965 West Technology Center Drive Indianapolis, Indiana 46278 317.873.6166

Lebanon Branch 450 S. Lebanon St. Lebanon, IN 46052 765.482.0100

Lebanon Kroger Branch 2418 N. Lebanon Street Lebanon, IN 46052 765.482.4425

Dow AgroSciences Branch (Limited Site Access) 9330 Zionsville Rd. Indianapolis, IN 46268 317.337.4088

Toll free: 888.883.3328 Email: info@northparkccu.org

Visit us at: www.northparkccu.org



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Remember the Suffix Changes!

Although your Member Number is the same, some of your current suffixes will change. You need to make sure all payments being sent to NPCCU (bill payments, ACH payments, etc.) contain this NEW suffix information.

As a reminder, here are the most common suffix changes are:

Primary Savings (Regular Share) - 000, Money Market Savings -055 thru 059, Christmas Club - 025, Classic Checking - 101, Nifty Fifty Club - 103, Basic Business Checking -105, and Business Plus Checking - 106.

Loan Suffix Codes will be listed on your member statement.

E Statements

NPCCU went "green" by providing estatements to all members. Members will be able to access their e-statement by logging into internet banking and clicking on the "E-Statements" icon. Estatements are available in several formats: html, pdf, and xml. In addition, NPCCU credit card statements are separate statements and are also found in internet banking.

If you prefer a paper statement, you can opt to receive one by calling one of our branches and talking to a member service representative. The following criteria will be used to determine the cost to you: (1) If you are a member of the Nifty Fifty Checking Account Club then paper statements are free; (2) If you have an aggregate loan/deposit balance of \$250,000 or more then paper statements are free; or (3) you may also choose to pay a monthly \$5 fee to receive a paper statement. Remember to call one of our branches to choose the option of paper statements.

NPCCU Credit Cards

Your NPCCU credit card is now online and live! Check it out on internet banking. While you are at it, go into your statements link and check out your credit card statement. It is separate from the member statement.

If you prefer a credit card paper statement, you must request a paper statement for your member account, too. It will cost you \$5 a month (for both



unless you meet the criteria stated above.

statements),

CONVERSION

Also, please remember that if you use your NPCCU credit

card to make recurring payments to any of your debtors, you MUST set this up again. Even though your card number and expiration date are the same, there were some internal changes that necessitate this action.



All members will be receiving their 1099 and 1098 forms in January 2011 for the 2010 calendar year. Even though we switched to a new core processor during the 2010 year, you will be receiving one form with complete information from the entire year. For you early bird tax filers, you can also get this information from your December 2010 member statement, which will be available by e-statement the first week of January 2011.