

# State of the Union



A Publication of  
NSWC Federal  
Credit Union

August 2011

## THE ONLY CREDIT CARD YOU NEED!

NSWC Federal Credit Union VISA Card

# 3.9% APR

on balance transfers, purchases, and cash advances

## NO BALANCE TRANSFER FEE!

Use your credit card for purchases, cash advances, or balance transfers between July 1, 2011 and December 31, 2011, and receive a special promotional rate of 3.90% APR until December 31, 2012 on those transactions. This applies to MasterCard, Visa Classic, Visa Gold and Visa Platinum accounts. Visa HELOCS and Share Secured Visas are excluded.

After December 31, 2012 your rate will revert back to the standard non-variable rate for your credit card. NSWC Federal Credit Union's Credit Card is the only card you need.

Don't have a NSWC Federal Credit Union Credit Card? Visit us online: [www.nswfcu.org](http://www.nswfcu.org) to apply, stop by one of our conveniently located branches, or contact our loan department via phone (540) 663-3425.



## RED HOT SUMMER SAVINGS!

Personal  
Loan Rates  
as low as **5.00%** APR

Through August 31, 2011 personal loans with terms of 12 months to 84 months may qualify for rates as low as 5.00% APR. The minimum loan amount is \$500 and the maximum loan amount is \$30,000.00. The term is determined by the loan amount. The rate will vary depending on individual credit history. Applications must be submitted online at [www.nswfcu.org](http://www.nswfcu.org) to qualify for this rate. Based on a loan term of 84 months, the estimated monthly payment per \$1,000.00 borrowed is \$14.13.

All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice.

The time is right...

## New and Used Autos

Rates as  
low as **1.99%**  
Annual Percentage Rate\*

You really like your vehicle, but don't like your loan rate. Contact us, we probably have a better rate!

Apply online and save at: [www.nswfcu.org](http://www.nswfcu.org)

Through August 31, 2011 auto loans with terms up to 60 months may qualify for rates as low as 1.99% APR. The rate will vary depending on individual credit history. Applications must be submitted online at [www.nswfcu.org](http://www.nswfcu.org) to qualify for this rate. Based on a loan term of 60 months, the estimated monthly payment per \$1,000.00 borrowed is \$17.52.

All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice.



### NSWC Federal Credit Union AutoLine Promotion

From July 1st through September 30th you can receive a Gift Card just for visiting one of our participating dealerships: Rappahannock Motors, Pohanka Hyundai/Nissan, Pohanka Honda, Purvis Ford Lincoln, Toyota of Stafford, Radley Chevrolet, or Radley Cadillac.

Just stop into one of our branches or visit us online at: [www.nswfcu.org](http://www.nswfcu.org) to print out your coupon to take with you to the dealership. You can receive a \$20 Shell Gift Card just for visiting one of the above dealerships, or you can receive a \$50 Visa Gift Card if you purchase a vehicle from one of the participating dealerships and finance your loan with NSWC Federal Credit Union. Call, apply online or visit one of our office locations to get pre-approved before you shop or tell the dealer you want NSWC FCU to finance your vehicle.

Questions? Call 540-663-2181/540-373-5127

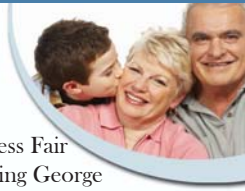
or

visit us online at [www.nswfcu.org](http://www.nswfcu.org)

If you have a checking account, please review the attached "Important Notice" regarding a regulatory change in funds availability effective July 21, 2011.

Everything we do,  
we do for you

## 2011 Northern Neck Disabilities Awareness Fair



The 3rd Annual Northern Neck Disabilities Awareness Fair will be held on Saturday, September 24, 2011 at the King George Elementary School in King George, Virginia. Participants can visit with exhibitors who provide services to special needs individuals and their families from 10:00 a.m. until 4:00 p.m. A majority of the vendors are non-profit organizations who provide a range of services spanning from infants to adults. This is your opportunity to learn about the many resources available to you throughout our community.

In a country fair like setting, this event is designed for the entire family, and will include games, a petting zoo, and door prizes, as well as a complimentary lunch served to those participants who pre-register. Throughout the event you can participate in four breakout sessions including an Area Resource Panel and Elder Care & Financial Planning. This event is unique in that it addresses special needs from both the civilian and military perspective. Interpreter Services for the Deaf and Hearing Impaired will be available as well as Spanish language interpretation.



**FREE!**

To register to attend this event or to find out more information about this event please visit us online at: <http://www.nswfcuonline.org/home/news/dad>

### CONTACT US:

[www.nswfcu.org](http://www.nswfcu.org)

Mailing Address  
P.O. Box 519  
Dahlgren, VA 22448



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(540) 663-2299  
(540) 373-3794

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(540) 373-5127  
Fax: (540) 663-5779  
TTY: (540) 663-5922

E-mail: [cuiinfo@nswfcu.org](mailto:cuiinfo@nswfcu.org)

Everything we do,  
we do for **you**

Routing Transit #: 251480398

**FREE ADMIT ONE** **FREE ADMIT ONE** **FREE ADMIT ONE** **FREE ADMIT ONE** **FREE ADMIT ONE**

# King George Parks & Recreation and NSWC Federal Credit Union present

## FREE Friday Flicks

King George Middle School Track Field  
(Rain Location: King George Middle School Auditorium)

**Time: DUSK (8:00 PM)**

**FREE**

August 5 - Toy Story 3 (G)

August 19 - Gnomeo & Juliet (G)

October 14 - Rango (PG)  
(Location: Caledon Natural Area)

Bring your Chair or Blanket and enjoy a FREE Movie on the Lawn!

Please be advised that coolers, alcohol, tobacco and pets are not allowed on school property.

With support from our Community Partners:  
KG Parks and Recreation, KG County Schools, KG YMCA, Naval Support Activity South Potomac, Caledon Natural Area, NSWC Federal Credit Union, EXIT Realty Expertise & Local Services

### NSWC FCU Holiday Hours:

Labor Day, Monday, September 05, 2011- **CLOSED**  
Columbus Day, Monday, October 10, 2011-**CLOSED**

Our ATMs, UNO, and ShareNet are available around the clock.



CONTACT US for your

Financial Planning needs:

**(540) 361-2216**

2004 Augustine Avenue  
Fredericksburg, VA 22401

Hours by appointment

**NSWC Financial Services is not a bank or credit union, not insured by any federal government agency, not guaranteed by any bank or credit union, not FDIC or NCUA insured. May go down in value.**

### NSWC FCU MEMBERS ELIGIBLE FOR GEICO INSURANCE DISCOUNT

Through a partnership with GEICO Auto Insurance Program, Credit Union members may be eligible to qualify for a Credit Union member discount.

The GEICO Auto Insurance Program offers Credit Union members quality insurance with great benefits such as complete 24-hour sales, policy, and claims service. With GEICO's already low rates, you could save a substantial amount of money! This discount is available in most states.

For a **FREE** rate quote,  
call GEICO at 800-368-2734.



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

## IMPORTANT NOTICE

The Expedited Funds Availability Act (Act) sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. An amendment to the Act provides that this minimum amount must be increased from \$100.00 to \$200.00.

Effective July 21, 2011, the NSWC Federal Credit Union Funds Availability Policy Disclosure is amended as follows:

**RESERVATION OF RIGHT TO HOLD** — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first **\$200.00** of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Please retain this amendment with the original Funds Availability Policy Disclosure provided to you. Please contact the Credit Union with any questions you have regarding this change.