

State of the Union



A Publication of
NSWC Federal
Credit Union

February 2011

You are cordially invited ...

NSWC Federal Credit Union

Annual Meeting

It's Annual Meeting Time again! And, at the end of this year, the Credit Union will celebrate its 50th year of service! We're busy planning a 50th Anniversary Celebration for December, and in anticipation of the "golden" event, we've decided to make a few changes to our Annual Meeting.

Please join us for our Annual Meeting on Tuesday, April 19 at 9:00 AM at the Dowell Community House, on the Dahlgren Naval Base. As in the past, we'll review our previous year's financial performance and Board of Directors election results. New this year, we will provide a light continental breakfast, and save all of the door prizes and other goodies for our gala in December.

The change in location means that we have to ask you to RSVP by April 1 so that we can meet the Base's security requirements. However, submitting an RSVP is easy. You can:

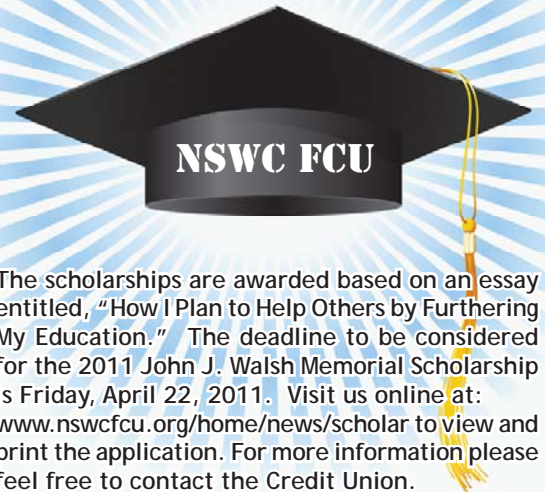
- Email us at cuinfo@nswcfcu.org. Please indicate "RSVP Annual Meeting" in the subject line. Within the email please provide us the name of each member that is attending, including any children.
- Call us at (540) 663-2181 or (540) 373-5127. Again, we'll need the name of each member attending, including any children.
- Stop by any of our branches. Our Member Services staff will ask you the name of each member attending, including any children.

Unfortunately, anyone that RSVPs after April 1 may not be granted access to the Base, so please respond as soon as possible to ensure attendance.

The Credit Union appreciates the opportunity to have served its members and the community for the past 50 years and we look forward to seeing you on April 19th, and to celebrating with you in December!

John J. Walsh Memorial Scholarships Available for Youth Members!

NSWC Federal Credit Union awards three \$1,000 scholarships to graduating high school seniors who are members of the Credit Union.



The scholarships are awarded based on an essay entitled, "How I Plan to Help Others by Furthering My Education." The deadline to be considered for the 2011 John J. Walsh Memorial Scholarship is Friday, April 22, 2011. Visit us online at: www.nswcfcu.org/home/news/scholar to view and print the application. For more information please feel free to contact the Credit Union.

Contact Us:
www.nswcfcu.org

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

Phone Numbers
(540) 663-2181 or (540) 373-5127
Fax: (540) 663-5779 or (540) 663-5624
TTY: (540) 663-5922

UNO
1-800-NSWCFCU
(540) 663-2299 or (540) 373-3794

E-mail: cuinfo@nswcfcu.org
Routing Transit #: 251480398



Do you have the Winter Blues after all of the Holiday Shopping?

WE MAY HAVE YOUR CURE...

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

Through March 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.nswcfcu.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.

ShareNET, E-Statements, Bill Payer, & FinanceWorks
Fast, Convenient, and best of all - FREE.
Sign up for ShareNet today at
www.nswcfcu.org

Everything we do,
we do for you™



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 Holiday Hours:



Presidents' Day Monday, February 21, 2011- CLOSED
Memorial Day, Monday, May 30, 2011- CLOSED
Independence Day, Monday, July 04, 2011- CLOSED

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

**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.

Try TurboTax Federal Free Edition for Your Simple Return or Save on TurboTax Online Deluxe

When it comes to finances, we're all ready for some good news. So how about not only getting the maximum refund you deserve, but also filing your taxes for FREE? As a valued credit union member, you'll find out just how easy your taxes can be when you file your simple federal return with TurboTax Federal Free Edition.

- * Prepare, Print & efile your simple federal return for FREE.
- * Get the Maximum Refund you deserve.
- * Help & Advice available online, with answers to your questions 24/7.
- * Audit Support Center download included.
- * Fast Refund in as few as 8 days when you efile and use direct deposit.

We're also pleased to offer our members a 10% discount on TurboTax Online Deluxe.

Make tough times a little easier. With TurboTax filing your return is fast, easy and worry-free. With the security of knowing you'll get the Maximum Refund you deserve.

Choose Easy!  nswcfcu.org

TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Have you moved, but didn't update your address?

Please update your mailing address so that we have the correct one on file. You can do this one of three ways:

1. Come into one of the Branches (signature is required).
2. Mail in a written request (signature is required).
3. Log onto your ShareNET Account

(log in to your account click "Online Forms", "Address Change", fill out the form, and click "Submit"). Changes will be made within 1-2 business days.



Frustrated with your high interest or variable rate Credit Card?



Contact NSWC Federal Credit Union for a solution to your high interest Credit Card rate. Our programs include: Visa Platinum, Share Secured Visa, Visa/MasterCard, & Visa Gold.

- Visa Platinum (\$10,000 minimum credit line) we offer an introductory rate of 5.90% APR which applies to new accounts only, and it is valid for the first six months. After the first six months the non-variable APR of 9.90% will go into effect.
- Share Secured Visa has an APR of 9.72% (\$500 minimum credit line)
- Visa/MasterCard has an APR of 12.72% (\$500 minimum credit line)
- Visa Gold has an APR of 12.72% (\$5000 minimum credit line)

APRs are current as of January 31, 2011 and are non-variable, except for Visa Platinum which has a special introductory rate for new accounts. Qualification is based on our underwriting standards. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. Visit us online at www.nswcfcu.org to apply or contact our Consumer Loan Department at (540) 663-3425 for current rates, terms, and conditions.



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