

# State of the Union



A Publication of  
NSWC Federal  
Credit Union

June 2011



## NSWC Federal Credit Union's



**Annual Member Appreciation Day**  
Friday, June 24, 2011

**Lunch is on us from 10:30 a.m.**  
until supplies run out.

**We appreciate your patronage and**  
look forward to seeing you!

**Enjoy, and remember**  
"Everything we do, we do for you!"



Put a little  
**SPRING**  
in your step!

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.nswcfcu.org](http://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.

## 2011 John J. Walsh Memorial Scholarship Winners



Congratulations to the following 2011 High School Graduates who were each awarded a \$1,000 scholarship on behalf of NSWC Federal Credit Union. The students were chosen based on essays they wrote about: "How I Plan To Help Others By Furthering My Education".

**Congratulations to:**

**Christina Anderson, Brooke Point High School**  
**Kieva Barker, King George High School**  
**Ashley Berry, Riverbend High School**

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.nswcfcu.org](http://www.nswcfcu.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.nswcfcu.org](http://www.nswcfcu.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.

Shop for a vehicle and get a FREE \$20 Gas Card, just for visiting. If you finance with NSWC FCU you will receive a \$50 Visa Card. Review the attached coupon for more information. If you have any questions please feel free to contact us.

Everything we do,  
we do for you™

### NSWC FCU Holiday Hours:

Independence Day, Monday, July 04, 2011- CLOSED

Labor Day, Monday, September 05, 2011- CLOSED

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



Serving businesses and individuals in and around the Fredericksburg area, NSWC Financial Services offers qualified financial professionals, local customer service and an emphasis on strong relationships.

NSWC Financial Planning portfolio includes, but is not limited to:

- Group Employee Benefit
- Life and Disability Income Insurance
- Health Insurance
- Long term Care Insurance
- Annuities
- Investments Retirement Plans

Call today and schedule your appointment:

**(540)361-2216**

2004 Augustine Avenue  
Fredericksburg, VA 22401

Hours by appointment

(Arrangements can be made to have someone meet with you at most of the other NSWC FCU Branches)

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.

**CONTACT US:**  
[www.nswcfcu.org](http://www.nswcfcu.org)

#### Mailing Address

P.O. Box 519  
Dahlgren, VA 22448

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

#### Phone Numbers

(540) 663-2181  
(540) 373-5127  
Fax: (540) 663-5779  
TTY: (540) 663-5922

E-mail: [cuinfor@nswcfcu.org](mailto:cuinfor@nswcfcu.org)

Routing Transit #: 251480398



### 11th Annual Children's Miracle Network Event



Miss America 2010, Caressa Cameron came out to support the 11th Annual Children's Miracle Network Event on Saturday, May 14th at the Fredericksburg Fairgrounds. Miss Cameron even tried NSWC Federal Credit Union's cash vault! With only 30 seconds to collect as much cash as she could, she collected a total of \$149.00. The funds were donated to the Children's Miracle Network Foundation by NSWC Federal Credit Union.



### 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

# RAPPAHANNOCK MOTORS

CHRYSLER/JEEP/DODGE

16045 James Madison Pkwy • King George

**540-775-5516**

**800-934-1753** TOLL FREE

Ask for Chris

[www.rapmotors.com](http://www.rapmotors.com)

# PURVIS FORD LINCOLN

3660 Jefferson Davis Hwy  
Fredericksburg

**540-898-3000**

Ask for David Eadie

[www.purvisford.com](http://www.purvisford.com)

# TOYOTA OF STAFFORD

95 Garrisonville Rd.  
Stafford

**540-720-4700**

Ask for Tom Turner

[www.staffordtoyota.com](http://www.staffordtoyota.com)



# POHANKA HYUNDAI / NISSAN

5200 Jefferson Davis Hwy  
Fredericksburg

**540-898-5200**

Ask for Ray O'Bryhim

[pohanka-nissan.com](http://pohanka-nissan.com)



# POHANKA HONDA

60 South Gateway Drive  
Fredericksburg

**540-735-9100**

Ask for Tim Pohanka

[PohankaHondaOffredericksburg.com](http://PohankaHondaOffredericksburg.com)

# RADLEY



3421 Jefferson Davis Hwy  
Fredericksburg, VA 22401

**540-373-7100**

Ask for Karen Jerman

[www.radleyautogroup.com](http://www.radleyautogroup.com)



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

# RADLEY CHEVROLET

3670 Jefferson Davis Hwy  
Fredericksburg, VA 22408

**540-898-4000**

Ask for Karen Jerman

[www.radleyautogroup.com](http://www.radleyautogroup.com)



NSWC Federal  
Credit Union

JUST FOR VISITING!  
**\$20 SHELL GAS CARD**



Bring this coupon with you to a participating dealership who will fill it out & fax it. *Keep a copy for your records!*

OR

**\$50 VISA GIFT CARD**



When you purchase a vehicle from a participating dealership and finance your loan with NSWC FCU!

## How It Works:

**1** Receive a FREE \$20 Shell gas card by bringing this coupon to a participating dealership.

**OR**

Upgrade to a \$50 VISA® gift card when you purchase a vehicle from a participating dealership & finance your loan with NSWC FCU! 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 financing.

**2** The dealer will fax the coupon for fulfillment and return a copy to you as your receipt. *(If you do not receive your gift within two weeks, please call 888.634.4704.)*

**LIMITED TIME OFFER**  
April 1 - June 30, 2011

## DEALER FAX BACK REQUEST FORM PLEASE PRINT CLEARLY

**1 BOX:**  **FREE \$20 Gas Card** (NSWC FCU Membership Required) **OR**  
 **RECEIVE a \$50 VISA Gift Card** (with NSWC FCU Loan)

From: Dealer \_\_\_\_\_  
Sales Rep \_\_\_\_\_ Date \_\_\_\_\_

**FAX to: 440-247-8106 AutoLine Marketing Group, c/o NSWC FCU**

Re: Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Prior sales excluded. Gift is limited to one Shell Gift Card per household per 12-month period. Shell Oil Products U.S. and its related companies are not sponsors or co-sponsors of this promotion. On behalf of NSWC Federal Credit Union, auto dealer participation is limited to faxing gift requests only. With approved credit. NSWC Membership Required. Become a member today! PLEASE NOTE: Gift requests must be faxed to AutoLine within 30 days after expiration of this promotion and are null and void without a completed copy of this form. Dealer visit must occur within promotion dates listed on coupon.

Branch \_\_\_\_\_ (First) CU Oper# \_\_\_\_\_ (Second) CU Oper# \_\_\_\_\_ **Pre-Approved**

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