



State of the Union



A Publication of
NSWC Federal
Credit Union

March 2011

You are cordially invited ...

NSWC Federal Credit Union Annual Meeting

It's Annual Meeting Time again! 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@nswfcu.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!

NSWC FCU Holiday Hours:



Memorial Day, Monday, May 30, 2011- CLOSED
Independence Day, Monday, July 04, 2011- CLOSED

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



DO YOU HAVE THE WINTER BLUES AFTER ALL OF THE HOLIDAY SHOPPING?

WE MAY HAVE YOUR CURE...

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

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.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.

NSWC

Financial Services

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.

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NSWCFCU Offers a Variety of Loans...

New and Used Auto Loans

can be financed up to 84 months.

Promotion through March 31, 2011 rates as low at 1.99% APR
(rate varies depending on the loan term)

New and Used Motorcycle Loans

can be financed up to 60 months.

(5.24%-10.24% APR)

New and Used Boat and RV Loans

can be financed up to 120 months.

(rate varies depending on the loan term)

Personal Loans

can be financed up to 84 months.

Promotion through March 31, 2011 rates as low at 5.00% APR
(Maximum amount \$30,000)

Personal Lines of Credit

are revolving lines, with an APR of 13.75%.

(Maximum amount \$20,000)

Home Equity Loans

&

Home Equity Lines of Credit

have great low rates.

Land Loans

&

Mortgage Loans

(Fixed, ARMs Balloon & VA)

(Contact Real Estate Department for current rates)

Visit us at www.nswcfcu.org and apply today. It is fast, easy and convenient and you could get ¼% off of your qualifying interest rate (excludes real estate secured loans and Personal Lines of Credit). You might even receive a loan decision within 60 seconds! Line of Credit: APR is current as of January 31, 2011 and is non-variable. Qualification is based on our underwriting standards. Other Non-Real Estate Secured Loans: The rate may vary depending on each individual's credit history and underwriting factors. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. Call us at (540) 663-2181 for current rates, terms and conditions.

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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.

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- * Get the Maximum Refund you deserve.
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- * Audit Support Center download included.
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(540) 373-3794

E-mail: cuinfo@nswcfcu.org

Routing Transit #:

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*Term of up to 60 months; estimated monthly payment of \$17.52 per \$1000.00 borrowed. The APR applies through March 31, 2011. The rate may vary depending on each individual's credit history and underwriting factors. Application must be submitted online at www.nswcfcu.org to qualify for this rate. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice.

NCUA

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