

State of the Union



A Publication of
NSWC Federal
Credit Union

April 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 cuiinfo@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!

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.nswfcu.org/home/news/scholar to view and print the application. For more information please feel free to contact the Credit Union.



EARTH DAY



Earth Day is observed on April 22nd. This day is observed as a reminder to everyone to take care of the Earth and their environment. Although this day is observed only once a year, it doesn't mean that we should not worry about taking care of our environment the rest of the year. This is something that we need to do on a daily basis. By doing so, it helps make the world a much better place. We can help out by recycling, picking up trash from the ground, educating others, etc. This year NSWC Federal Credit Union is sponsoring a "Shred" event on the NSASP Dahlgren Naval Base. This event will take place on the Parade Field, beginning at 9:00 a.m. and ending at 12:00 p.m. Each individual can bring a maximum of three boxes of personal documents to be shredded.

If you have any questions regarding this event, please feel free to contact the credit union.

E-Statements are now available for NSWC FCU Credit Cards.

Register your card with ezcardinfo.com, and you could start viewing your statements online at your own convenience. Go Green and increase your financial control.

Everything we do,
we do for you™

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.

Home Equity Loans Mix the Memories with the Modern

Your home: It's filled with special memories and a warmth that is irreplaceable. Still, you can't help feeling a teeny bit jealous of all the beautiful houses everywhere you look.

With the help of a home equity loan from NSWC FCU, you can give your home a fresh look without sacrificing the things you have grown to love about it. Contact our Real Estate Department at (540)361-2219, to find out more about how we can help you keep the memories and have the modernity too.



Sharpen Your Savings Skills

Learning to save money takes practice. By saving, you can put your money toward whatever is important to you—whether that's a new video game, a trip to the movies, or even a college education.

Let's get started:



Elementary school:

- Ask your parents to help you open your own savings account at the credit union. Keep track of how much money you put in and take out to see how close you are to meeting your savings goal.
- If you're saving up for something special, like a new bike or toy, hang a picture of it on the wall. This will remind you of your savings goal every day until you reach it.

Middle school:

- Ask your parents if you can plan a family event, like a trip to the zoo or an afternoon at a waterpark. List all the things that will cost money, like tickets, food, and souvenirs. Set a budget, and encourage everyone to stick to it when the big day arrives.
- Make a list of things you want to spend your money on. Put the list in order, starting with the things you want the most. This will help you figure out what you really want to save for.

High school:

- Consider taking a part-time job. Earning your own money can help you save for big goals, like college expenses.
- Talk to your parents about opening a checking account at the credit union. Learning how to use a debit card responsibly and balance your checkbook is good money-management practice.

Stop into NSWC Federal Credit Union for more great savings ideas.

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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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