



A Publication of
NSWC Federal
Credit Union

December 2011

Join us as we celebrate...



December 5th - Augustine
December 6th - Plaza
December 7th - Southpoint
December 9th - Dahlgren/Main
11am - 1pm FREE LUNCH
while supplies last!

FOOD - FUN - PRIZES

Fifty years ago in December, ten civilian employees of the Naval Weapons Laboratory in Dahlgren had the vision to bring affordable, convenient financial services to the Base. From this vision NSWC Federal Credit Union has grown to what we are today. While we have expanded our field of membership along with the variety of products and services that we offer, we have continued to place our members first.

During the week of December 5th we will be celebrating our "50 Years of Service". Lunches will be provided on a first come, first serve basis, and members will be able to spin our wheel to win prizes ranging from logo items to \$50 American Express Gift Cards. We look forward to seeing you!

ARE YOU OUR BIRTHDAY TWIN?

Members born in December, 1961 can stop by during one of these events and pick up their special Birthday Gift!
One gift per qualifying member please.

Don't Get Hooked by Phishers!

We are sometimes contacted by members who have received emails requesting information about their accounts. Emails of this type are sent by fraudsters hoping to gain personal account information. These emails are random, and are known as "phishing" emails. Please be assured that these emails are not generated by anyone with any relationship with NSWC Federal Credit Union or any of our partners. Please delete these emails and do not click on any links within them.

NSWC Federal Credit Union will never request your personal account information in this manner. As we already have the information in our files, we have no need to solicit it through email, text or by phone. If you originate a phone call to the Credit Union we may ask questions to verify your identity. In turn, if we call you, we may ask you to provide us with a pre-established security code word on your account to ensure that we're speaking with the proper individual.

Recently, some members have received emails concerning issues with their direct deposit purported to come from NACHA (The National Automatic Clearinghouse Association). If you receive an email purported to be from NACHA, prior to deleting the email, please forward it to abuse@nacha.org, as NACHA may not yet be aware of this most recent incident. NACHA has had its identity used in other phishing scams and addresses those known events at www.nacha.org/c/Fraud-Phishing-Resources.cfm.

If you have any questions, or are ever in doubt about information requests that you receive by mail, phone, email, or text, please feel free to contact Member Services at (540) 663-2181 or (540) 373-5127. When we are aware of such "phishing" emails, we are able to better inform our membership and help prevent others from being scammed.

Watch for our
"Wrap Up the Holidays" Loan Promotion
coming in January, 2012!

Everything we do,
we do for you™

NSWC FCU Holiday Hours:

Christmas, Monday
December 26, 2011-CLOSED
New Year's, Monday
January 02, 2012-CLOSED

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

Holiday Shopping Alert

As the holiday season approaches, it is important to be aware of potential scams. Con artists are working hard to get their hands on your money as well as personal and financial information. To help reduce the risk and protect you, we offer a list of potential scams along with tips for a safer and smarter holiday shopping season.

Many consumers will be using their mobile devices and computers to conduct their holiday shopping and so will the cyber scammers! Mobile device scams are a top threat this year based on the increase in mobile malware and malicious apps. Consumers should be aware of all potential threats in order to safeguard their funds and personal information this holiday season. Let's work together to keep the scammers away. Potential scams and tips to be aware of are listed below.

Holiday Scams and Tips

- Be cautious when looking for free mobile apps - may be an attempt to steal information.
- Watch for malicious screensavers, ring tones and e-cards.
- Watch for purchase offers of fake anti-virus software – this scam may trick you into purchasing the software.
- Secure your computer – at a minimum, have anti-virus, anti-spyware and a firewall.
- Remember to turn off your computer when you're done shopping.
- Watch for social media scams – phony Facebook and Twitter sites or other online promotions and contests.
- Beware of scammers advertising popular holiday items.
- Check out the seller of items – research before you buy.
- Don't fall for the mystery shopping scam asking you to shop for \$XX dollars (ex: \$100).
- Online coupon scams may ask for your personal or financial information using email.
- Holiday phishing scams – Don't fall for emails, text messages or phone calls asking for personal or financial information.
- Monitor credit, debit and account numbers used for your holiday shopping to help identify any unauthorized usage.
- Vacation scams – don't post holiday pictures until you are back home.
- Lighted parking lots – survey the parking lot surroundings. Make sure you have your car keys in your hands before entering the parking lot.
- If an offer or item sounds too good to be true, it's probably a scam.

Report scams to the Federal Trade Commission at www.ftc.gov or call toll-free 1.877.ftc.help (1.877.382.4357)

Effective December 1, 2011 the Dahlgren Office will no longer have late opening on the 1st and 15th of the month. The lobby will close at 2:00pm each day unless otherwise posted. The Plaza Office is open until 5:00pm Monday - Thursday, until 6:00 pm on Friday, and from 9:00 am - 2:00 pm on Saturday. The drive thru windows at the Plaza Office are open until 6:00 pm weekdays, and until 2:00 pm on Saturdays.



CONTACT US:
www.nswcfcu.org

Phone Numbers
(540) 663-2181
(540) 373-5127

Fax: (540) 663-5779
(540) 663-5624

TTY: (540) 663-5922

Dahlgren/King George Locations: Fredericksburg Locations:

Main Branch
17442 Dahlgren Road,
Dahlgren, VA (NSASP Base)

Augustine Branch
2004 Augustine Avenue,
Fredericksburg, VA

Plaza Branch
5472 James Madison Pkwy,
King George, VA

Southpoint Branch
5422 Southpoint Plaza Way,
Fredericksburg, VA

Mailing Address

P.O. Box 519
Dahlgren, VA 22448

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

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



The Security of Your Funds is our Utmost Concern

As your financial institution, it is our responsibility to secure the funds that you have trusted to us for safekeeping. We take this responsibility seriously. As more and more individuals are looking for ways to take money from you, we have to change the way we have always done business in order to provide the level of safety and security that you expect.

Effective January 1, 2012, we will no longer be able to accept requests for the transfer of funds via the telephone when the request exceeds \$1,000.00. When performing transfers of \$1,000.00 or less via the telephone we will require that you be able to correctly answer identifying questions. If you are unable to answer the questions correctly we will ask that you conduct your transfer via shareNET, UNO, or in person at one of our branches.

As always, you may login to shareNET to perform transfers between your accounts up to \$9,999.99. For transfers that exceed this amount we ask that you come in person to one of our branches.

We apologize for any inconvenience that this may cause you. Thank you for understanding when we ask for identification at a teller window, or ask identifying questions when you call the Credit Union. Our members, the safety and security of their funds, are important to us.



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

FACTS**WHAT DOES NSWC Federal Credit Union (NSWC FCU)/NSWC Credit Union Financial Services, LLC DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and Account Transactions • Payment History and Account Balances • Purchase History and Checking Account Information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member personal information; the reasons NSWC Federal Credit Union/NSWC Financial Services, LLC chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does NSWC FCU/NSWC Credit Union Financial Services, LLC share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	Do Not Share
For our affiliates' everyday business purposes- information about your transactions and experiences	No	Do Not Share
For our affiliates' everyday business purposes- information about your creditworthiness	No	Do Not Share
For our affiliates to market to you	No	Do Not Share
For nonaffiliates to market to you	No	Do Not Share
Questions?	Call (540) 663-2181 or go to www.nswfcu.org	

Who we are	
Who is providing this notice?	NSWC Federal Credit Union (NSWC FCU) and its affiliate, NSWC Credit Union Financial Services, LLC known as NSWC Financial Services
What we do	
How does NSWC FCU/NSWC Financial Services protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with the federal law. These measures include computer safeguards and secured files and buildings.
How does NSWC FCU/NSWC Financial Services collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or Deposit money ■ Pay your bills or Apply for a loan ■ Use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes-information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>NSWC Federal Credit Union does not share with our affiliate.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>NSWC Federal Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>NSWC Federal Credit Union does not jointly market.</i>
Other important information	