



A Publication of
NSWC Federal
Credit Union

January 2012

Annual Meeting and 2012 Board Nominees

The NSWC Federal Credit Union Annual Meeting will be held on April 3, 2012 at 4:00pm at the Community House on Base in Dahlgren. There are three board seats up for election, and the Nomination Committee has received applications from four candidates:

Jim Ball has been a member of the Credit Union for 45 years and currently serves as the President of the Board of Directors. Originally from Charleston, WV, he resides in Spotsylvania, VA. A graduate of WVU-Institute of Technology, Mr. Ball is retired from NSWC Dahlgren.

Barry R. Johnson has been a Credit Union member for 38 years and is a current member of the

Board. He has served in every officer position and on most committees. A graduate of WVU-Institute of Technology, Mr. Johnson was born in Charleston, WV. He holds a MS in Engineering from the University of Missouri. Mr. Johnson is retired from NSWC Dahlgren.

James Venable has been a member of the Credit Union for 15 years and currently serves as the Vice President of the Board of Directors. Born in Stuart, VA, he is a graduate of WVU-Institute of Technology and holds a MSSE from Virginia Tech. Mr. Venable is currently employed at NSWC Dahlgren.

Charles Albert has been a member of the Credit Union for 3 years. A

former Captain in the U. S. Army, he was born in Portsmouth, VA and currently resides in Milford, VA. A graduate of Virginia Tech, Mr. Albert also holds a MBA from the College of William and Mary. He is employed at NSWC Dahlgren, and also owns a small business that specializes in the retail sales of sporting goods.

Nominations on the ballot by petition may be made by the membership. Nominations by petition must be signed by 1% of the membership and be accompanied by a certificate from the nominee or nominees stating the he/she is agreeable to the nomination and will serve if elected. Petitions for nomination must be received by the Board of Directors by February 22, 2012.

Holiday Bill Hangover?



Apply online at nswcfcu.org
for a

7.50%^{APR} personal loan

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rate credit cards

Visit nswcfcu.org for details.

Disclaimer: Member eligibility required. Special promotional rate is available through January 31, 2012. All Credit Union loan programs, rates, terms and conditions are subject to change without notice. Contact Credit Union for complete details.



2012 King George Relay For Life Kick-Off
Wednesday, January 18, 2012 at 6:00 pm
FOOD - FUN - PRIZES
St. Paul's Episcopal Church



ATM NEWS

Recent changes to the Americans with Disabilities Act have prompted enhancements to our ATM access for our vision-impaired members. All ATMs must have port access that allows an individual to listen via headphones for transaction prompts.

We are in the process of upgrading the majority of our ATMs to provide this accommodation. Due to age, some of our ATMs cannot be upgraded and must be replaced. After completing an assessment of our ATM system, we have decided to close two low member transaction volume ATMs and to replace another with a less costly alternative.

Effective February 29, 2012, the ATM located in front of Logos Bookstore at 12200 Amos Lane in Fredericksburg will be closed. Our cash machines, located nearby in the Exxon at 3201 Plank Road and in the Bloom at 4153 Plank Road, remain available, as does our 24-hour full-service ATM at our Fredericksburg branch located at 2004 Augustine Avenue.

Also, effective February 29, 2012, the cash machine in front of the Exchange on Base at Dahlgren will be removed. We are arranging for a cash machine to be placed inside of the Exchange and are working to have this completed by February 29th. Our 24-hour full-service ATM located at our main office at 17442 Dahlgren Road on Base remains available without interruption.

We will be removing the cash machine inside the McLane Mid Atlantic facility in Stafford County on this date as well.

We welcome the opportunity to improve our service to all members.

NSWC FCU Holiday Hours:

Martin Luther King, Jr. Day Monday, January 16, 2012- CLOSED
 Presidents' Day Monday, February 20, 2012- CLOSED

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

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Exchange network.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.


Please contact the Credit Union with any questions you may have regarding this notice.

Traveling out of the Country?

If so, do you plan on using your NSWC Federal Credit Union Visa Check Card or Credit Card? Please notify the Credit Union before you travel. We have placed blocks on a number of countries due to fraudulent activity originating in these countries. If you contact us in advance we can work with you to provide access to your Visa Check Card or Credit Card, if possible, while you are away. For an updated list of blocked countries please go to www.nswcfcu.org. If you are planning on traveling to one of these countries please contact Member Services at (540) 663-2181 or (540) 373-5127 before you leave for travel. Should you encounter any problems after hours with your Visa Check Card while you are away, please contact our representatives at 1.800.262.2024 from within the United States, or 973.682.2652 (Collect) from outside of the United States.

IMPORTANT NOTICE

In accordance with Federal Regulations, NSWC Federal Credit Union's Privacy Policy is enclosed with your December Statement. If you receive your statement electronically, a link is available at the bottom of each page on our website. Please take a moment to review this information.

CONTACT US: www.nswcfcu.org	Mailing Address	Phone Numbers
	P.O. Box 519, Dahlgren, VA 22448	(540) 663-2181 (540) 373-5127
	UNO 1-800-NSWCFCU (540) 663-2299 or (540) 373-3794	Fax: (540) 663-5779 TTY: (540) 663-5922
	E-mail: cuiinfo@nswcfcu.org Routing Transit #: 251480398	

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.
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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.

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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