

# State of the Union



A Publication of  
NSWC Federal  
Credit Union

July 2011

## IMPORTANT NOTICE

The Expedited Funds Availability Act (Act) sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. An amendment to the Act provides that this minimum amount must be increased from \$100.00 to \$200.00.

Effective July 21, 2011, the NSWC Federal Credit Union Funds Availability Policy Disclosure is amended as follows:

**RESERVATION OF RIGHT TO HOLD** — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Please retain this amendment with the original Funds Availability Policy Disclosure provided to you. Please contact the Credit Union with any questions you have regarding this change.

## NOTICE OF CHANGES IN TEMPORARY NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

All funds in a "noninterest-bearing transaction account" are insured in full by the National Credit Union Administration through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules.

The term "noninterest-bearing transaction account" includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does not include any transaction account that may earn interest or dividends, a negotiable order of withdrawal ("NOW") account, money-market deposit account, and Interest on Lawyers Trust Account ("IOLTA"), even if share drafts may be drawn on the account.

For more information about temporary NCUA insurance coverage of transaction accounts, visit [www.ncua.gov](http://www.ncua.gov).



## RED HOT SUMMER SAVINGS!

Personal  
Loan Rates **as low as** **5.00%** <sup>APR</sup>

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.

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.

ShareNET, E-Statements, Bill Payer, and FinanceWorks  
Fast, Convenient, and best of all - FREE!  
Sign up for ShareNet today at [www.nswcfcu.org](http://www.nswcfcu.org)

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  
Columbus Day, Monday, October 10, 2011-CLOSED  
Veteran's Day, Friday, November 11, 2011-CLOSED

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



NSWC Federal Credit Union

Questions? Call 540-663-2181 or visit us at [www.nswfcu.org](http://www.nswfcu.org)

**\$20 SHELL GAS CARD**

**\$50 VISA GIFT CARD**

### NSWC Federal Credit Union AutoLine Promotion

From July 1st through September 30th you can receive a Gift Card just for visiting one of our participating dealerships: **Rappahannock Motors, Pohanka Hyundai/Nissan, Pohanka Honda, Purvis Ford Lincoln, Toyota of Stafford, Radley Chevrolet, or Radley Cadillac.**

Just stop into one of our branches or visit us online at: [www.nswfcu.org](http://www.nswfcu.org) to print out your coupon to take with you to the dealership. You can receive a \$20 Shell Gift Card just for visiting one of the above dealerships, or you can receive a \$50 Visa Gift Card if you purchase a vehicle from one of the participating dealerships and finance your loan with NSWC Federal Credit Union. 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 to finance your vehicle.

Questions? Call 540-663-2181/540-373-5127

or  
visit us online at [www.nswfcu.org](http://www.nswfcu.org)

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

**Mailing Address**  
P.O. Box 519  
Dahlgren, VA 22448



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

**E-mail:** [cuinfo@nswfcu.org](mailto:cuinfo@nswfcu.org)

**Routing Transit #:** 251480398

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

Everything we do,  
we do for **you**

### Your Family Can Join Too!

Once you have established membership with NSWC Federal Credit Union, your immediate family members are eligible to join. That means that your Father, Mother, Husband, Wife, Son, Daughter, Brother, Sister, Grandparents, and Grandchildren can be members too. Tell your family about the benefits of

being a member at  
NSWC Federal Credit Union!



# THE ONLY CREDIT CARD YOU NEED!

NSWC Federal Credit Union VISA Card

# 3.9% APR

on balance transfers, purchases, and cash advances

# NO BALANCE TRANSFER FEE!

Use your credit card for purchases, cash advances, or balance transfers between July 1, 2011 and December 31, 2011, and receive a special promotional rate of 3.90% APR until December 31, 2012 on those transactions. This applies to MasterCard, Visa Classic, Visa Gold and Visa Platinum accounts. Visa HELOCS and Share Secured Visas are excluded. After December 31, 2012 your rate will revert back to the standard non-variable rate for your credit card. NSWC Federal Credit Union's Credit Card is the only card you need.

Don't have a NSWC Federal Credit Union Credit Card? Visit us online: [www.nswfcu.org](http://www.nswfcu.org) to apply, stop by one of our conveniently located branches, or contact our loan department via phone (540) 663-3425.

**FREE** ADMIT ONE **FREE** ADMIT ONE **FREE** ADMIT ONE **FREE** ADMIT ONE

## King George Parks & Recreation and NSWC Federal Credit Union present

# FREE Friday Flicks

King George Middle School Track Field  
(Rain Location: King George Middle School Auditorium)

**Time: DUSK (8:00 PM)**

- July 8 - How to Train Your Dragon (PG)
- July 22 - Yogi Bear (PG)
- August 5 - Toy Story 3 (G)
- August 19 - Gnomeo & Juliet (G)
- October 14 - Rango (PG)  
(Location: Caledon Natural Area)

**FREE**

Bring your Chair or Blanket and enjoy a FREE Movie on the Lawn!

Please be advised that coolers, alcohol, tobacco and pets are not allowed on school property.

With support from our Community Partners:  
KG Parks and Recreation, KG County Schools, KG YMCA, Naval Support Activity South Potomac, Caledon Natural Area, NSWC Federal Credit Union, EXIT Realty Expertise, & Local Services



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