

State of the Union



A Publication of
NSWC Federal
Credit Union

May 2011

"Dora Maxwell Social Responsibility Recognition Award" & "Live United Award"

NSWC Federal Credit Union is proud to announce that we placed First in Virginia for the "2011 Dora Maxwell Social Responsibility Recognition Award". The Social Responsibility Recognition Award honors credit unions for their involvement in the community, with projects and activities. This award was accepted by Charles Armstrong (VP of Operations) on the 8th of April, at the Virginia Credit Union League's Annual Meeting.

In addition NSWC Federal Credit Union received the "Live United Award". The "Live United Award" is Rappahannock United Way's tribute to philanthropic efforts and measurable community impact. The award honors the exceptional commitment of organizations and individuals. This award was accepted on the 26th of April by Harry Ovitt (CEO), Charlie Armstrong (VP of Operations), Virginia Storage (VP of Administration), and our Business Development Staff.

These awards reflect our work in the community. The 2nd Annual Disabilities Awareness Fair which took place April 2010 helped us earn these acknowledgements. The Fair provided information and resources to families caring for special needs individuals. We would like to thank the Northern Neck Disabilities Awareness Fair Committee, the NSWC FCU employees that volunteered, and everyone who showed up to support this event. The 3rd Annual Northern Neck Disabilities Awareness Fair will be held on September 24th at the King George Elementary School. Visit us online at www.nswcfcu.org/home/news for more information.



Put a little SPRING in your step!

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

Through June 30, 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 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

Through June 30, 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 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.



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.

Shop for a vehicle and get a FREE \$20 Gas Card, just for visiting. If you Finance with NSWC FCU you will receive a \$50 Visa Card. Review the attached coupon for more information. If you have any questions please feel free to contact us.

Everything we do,
we do for you™



Shred Event



NSWC Federal Credit Union is sponsoring a "Shred" event on the NSASP Dahlgren Naval Base. This event will take place on the 19th of May at the Parade Field, beginning at 11:00 a.m. and ending at 2:00 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.

CONTACT US:

www.nswcfcu.org

Mailing Address

P.O. Box 519
Dahlgren, VA 22448

Phone Numbers

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

UNO 1-800-NSWCFCU

(540) 663-2299
(540) 373-3794

E-mail: cuinfo@nswcfcu.org

Routing Transit #:

251480398



Come see the No. 99

Aflac Ford Fusion Show Car
sponsored by NSWC Federal Credit Union and
NSWC Financial Services

2011 King of Wings Festival

Saturday, May 21st
11:00 am - 4:00 pm

Fredericksburg Fairgrounds

King of Wings Competition-
Live Entertainment-Children's Activities-
Car and Motorcycle Show-Food-Vendors

A portion of the proceeds benefit the
Fredericksburg Area Builders Foundation

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.



NSWC FCU MEMBERS ELIGIBLE FOR GEICO INSURANCE DISCOUNT

Through a partnership with GEICO Auto Insurance Program, Credit Union members may be eligible to qualify for a Credit Union member discount.

The GEICO Auto Insurance Program offers Credit Union members quality insurance with great benefits such as complete 24-hour sales, policy, and claims service. With GEICO's already low rates, you could save a substantial amount of money! This discount is available in most states.

For a **FREE** rate quote,
call GEICO at 800-368-2734.

"A Taste of Relay"



Please join Team NSWC FCU on Saturday, May 21, 2011 at the King George Middle School Track (old King George High School) for the American Cancer Society's Relay for Life event. The event will begin at 12:00 Noon, and will end at 12:00 Midnight. Come, eat and walk for a cure! If you cannot attend, please consider making a donation by visiting www.nswcfcu.org and clicking on American Cancer Society/Relay For Life of King George.

The Official Sponsor of Birthdays!



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

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Fredericksburg

540-898-3000

Ask for David Eadie

www.purvisford.com

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5200 Jefferson Davis Hwy
Fredericksburg

540-898-5200

Ask for Ray O'Bryhim

pohanka-nissan.com



POHANKA HONDA

60 South Gateway Drive
Fredericksburg

540-735-9100

Ask for Tim Pohanka

PohankaHondaOfFredericksburg.com

RADLEY



3421 Jefferson Davis Hwy
Fredericksburg, VA 22401

540-373-7100

Ask for Karen Jerman

www.radleyautogroup.com



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www.nswcfcu.org

RADLEY CHEVROLET

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Fredericksburg, VA 22408

540-898-4000

Ask for Karen Jerman

www.radleyautogroup.com



NSWC Federal
Credit Union

JUST FOR VISITING!
\$20 SHELL GAS CARD



Bring this coupon with you to a participating dealership who will fill it out & fax it. Keep a copy for your records!

OR

\$50 VISA GIFT CARD



When you purchase a vehicle from a participating dealership and finance your loan with NSWC FCU!

How It Works:

1 Receive a FREE \$20 Shell gas card by bringing this coupon to a participating dealership.

OR

Upgrade to a \$50 VISA® gift card when you purchase a vehicle from a participating dealership & finance your loan with NSWC FCU! 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 financing.

2 The dealer will fax the coupon for fulfillment and return a copy to you as your receipt. (If you do not receive your gift within two weeks, please call 888.634.4704.)

LIMITED TIME OFFER
April 1 - June 30, 2011

DEALER FAX BACK REQUEST FORM PLEASE PRINT CLEARLY

1 BOX: **FREE \$20 Gas Card** (NSWC FCU Membership Required) **OR**
 RECEIVE a \$50 VISA Gift Card (with NSWC FCU Loan)

From: Dealer _____
Sales Rep _____ Date _____

FAX to: 440-247-8106 AutoLine Marketing Group, c/o NSWC FCU

Re: Name _____
Address _____
City _____ State _____ Zip _____

Prior sales excluded. Gift is limited to one Shell Gift Card per household per 12-month period. Shell Oil Products U.S. and its related companies are not sponsors or co-sponsors of this promotion. On behalf of NSWC Federal Credit Union, auto dealer participation is limited to faxing gift requests only. With approved credit. NSWC Membership Required. Become a member today! PLEASE NOTE: Gift requests must be faxed to AutoLine within 30 days after expiration of this promotion and are null and void without a completed copy of this form. Dealer visit must occur within promotion dates listed on coupon.

Branch _____ (First) CU Oper# _____ (Second) CU Oper# _____ **Pre-Approved**

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