

State of the Union



A Publication of
NSWC Federal
Credit Union

October 2011

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 to apply, stop by one of our conveniently located branches, or contact our loan department via phone (540) 663-3425.



NSWC Federal Credit Union AutoLine Promotion

From October 1st through December 31st you can receive a Gift Card just for visiting one of our participating dealerships: Rappahannock Motors, Pohanka Honda, Pohanka Hyundai/Nissan, 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 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



Serving businesses and individuals in and around the Fredericksburg area, NSWC Financial Services offers qualified financial professionals, local customer service and an emphasis on strong relationships.

NSWC Financial Planning portfolio includes, but is not limited to:

- Group Employee Benefit
- Life and Disability Income Insurance
- Health Insurance
- Long term Care Insurance
- Annuities
- Investments Retirement Plans

Call today and schedule your appointment:

(540)361-2216

2004 Augustine Avenue
Fredericksburg, VA 22401

Hours by appointment

(Arrangements can be made to have someone meet with you at most of the other NSWC FCU Branches)

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.

Apply online for your next loan and save 1/4%!
Restrictions Apply.
Visit www.nswfcu.org for more details.

Everything we do,
we do for *you*™

NSWC FCU Holiday Hours:

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.

Member Discounts for Products & Services!

NSWC Federal Credit Union has developed relationships with many businesses & organizations throughout the community, and as a result of these relationships, several of our partners are providing special discounts to NSWC FCU Members. Check out the following SEG's. Visit us online at www.nswcfcu.org and click on "Member Discounts" to view and print discount offers.

BEAUTY:

Mary Kay Independent Sales Representative, Seidah Ashshaheed
Renewal Massage
Tender Touch Pet Spa & Boutique

BOOKS/MUSIC:

Friends of the Smoot Library
Good Times Magic Music
Logos Bookstore

CHILDCARE

Four Seasons Daycare
Precious Gems Christian Childcare Center

ENGINEERING:

Freeland Engineering, P.C.

FITNESS:

Curves of King George
Reliv

FOOD:

Amy's Cafe
Sweet Tastin Bakery

HEALTH SERVICES:

Visiting Angels Living Assistance Services

HOME IMPROVEMENT/REPAIR/INSTALLATION:

Cliff's Home Improvements, Inc.
CMR Heating and Air, LLC
Dillard Alarm Company
M&L Roofing

Mr. Handyman of the Fredericksburg Region

HOTELS:

Best Western Aquia-Quantico Inn
Best Western Central Plaza
Best Western Fredericksburg

MOTOR SPORTS & VEHICLES:

Fredericksburg Motor Sports
Rappahannock Motors, Inc.

PRINTING:

Allegra Print & Imaging
American Business Card Co.
Data Integrators, Inc.

REAL ESTATE:

1st Choice Better Homes & Land LC
Appraisal Group of Fredericksburg & Northern Virginia
Century 21 Battlefield
Danford Barton Real Estate, Inc.
EXIT Realty Expertise
Prudential Simpson & Associates, Realtors
Title Associates of Virginia, Inc.
W.J. Vakos Companies

RECREATIONAL:

Eden Estates Recreational Club, Inc.
Fredericksburg Field House
Rappahannock Area YMCA, Inc.

TRANSPORTATION:

Davis Cab of Colonial Beach

If you know an area business that might want to partner with the Credit Union,
e-mail us at: busdevelop@nswcfcu.org

NSWC Federal Credit Union does not endorse, recommend, or guarantee the products or services provided by these businesses or organizations.



CONTACT US:

www.nswcfcu.org

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(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

Everything we do,
we do for *you*

King George Parks & Recreation
and NSWC Federal Credit Union
present
FREE Friday Flicks
CALEDON NATURAL AREA
(Rain Location: King George Middle School Auditorium)
Time: DUSK (8:00 PM)
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
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