

# State of the Union



A Publication of  
NSWC Federal  
Credit Union

September 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](http://www.nswfcu.org) to apply, stop by one of our conveniently located branches, or contact our loan department via phone (540) 663-3425.



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



**\$20 SHELL GAS CARD**

OR

**\$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)

### 2011 Northern Neck Disabilities Awareness Fair



The 3rd Annual Northern Neck Disabilities Awareness Fair will be held on Saturday, September 24, 2011 at the King George High School in King George, Virginia. In a country fair like setting, this event is designed for the entire family, and will include games, a petting zoo, and door prizes, as well as a complimentary lunch served to those participants who pre-register. Participants can visit with exhibitors who provide services to special needs individuals and their families from 10:00 a.m. until 4:00 p.m. A majority of the vendors are non-profit organizations who provide a range of services spanning from infants to adults. This is your opportunity to learn about the many resources available to you throughout our community.

Throughout the event you can participate in four breakout sessions including an Area Resource Panel and Elder Care & Financial Planning. This event is unique in that it addresses special needs from both the civilian and military perspective. Interpreter Services for the Deaf and Hearing Impaired will be available as well as Spanish language interpretation. We are proud to announce that **Pete Wright** will be the Keynote Speaker at the event this year. Pete Wright is the founder of Wrightslaw ([www.wrightslaw.com](http://www.wrightslaw.com)), which is the #1 ranked website about educational law, special education law, and special education advocacy. Pete Wright will be presenting a class entitled: IDEA + IEP + PCS + DODI = ??? In addition his books will be available for purchase at the event, and he will also be doing an autograph signing.



If you haven't already registered to attend this event. Please visit us online at: <http://www.nswfcuonline.org/home/news/dad> to register to attend as well as to find out more information. This event is going to be full of activities and excitement for you and your entire family. So please come out and support the cause!

### Connecting Families With Resources!



### NSWC FCU Holiday Hours:

Labor Day, Monday, September 05, 2011- CLOSED  
Columbus Day, Monday, October 10, 2011-CLOSED

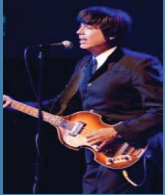
Our ATMs, UNO, and ShareNet are available around the clock.

Everything we do,  
we do for you™

## Children's Miracle Network Fundraiser Featuring The Mahoney Brothers



Join us for an evening full of fun and tributes to the 50's, 60's and 70's, with the Mahoney Brothers, Saturday, September 17th. The event will take place at Massaponax High School in the Auditorium, at 7:00 p.m. until 9:30 p.m. The first half of the show the Mahoney Brothers will perform "Jukebox Heroes", with tributes from artists from the 50's, 60's and 70's. The second half of the show, "Long Live The Beatles" will concentrate on different eras of the Beatles. Tickets are available at Bloom, Lee Hill Shopping Center, \$20.00 per ticket, no refunds, cash/check accepted for payment. For more information e-mail: burleigh.h.kay@us.army.mil or call (540) 898-2324.



### CONTACT US:

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**Routing Transit #:** 251480398

Everything we do,  
we do for *you*™

## Online Shopping

Shopping online offers lots of benefits that you won't find shopping in a store or by mail. The internet is always open — seven days a week, 24 hours a day — and bargains can be numerous online. With a click of a mouse, you can buy an airline ticket, book a hotel, send flowers to a friend, or purchase your favorite fashions. But sizing up your finds on the internet is a little different from checking out items at the mall.

If you're buying items from an online retailer or auction website, OnGuard Online offers this advice to help you make the most of your shopping experience:

- **Know who you're dealing with.** Anyone can set up shop online under almost any name. Confirm the online seller's physical address and phone number in case you have questions or problems. If you get an email or pop-up message while you're browsing that asks for financial information, don't reply or click on the link in the message. Legitimate companies don't ask for this information via email.
- **Know exactly what you're buying.** Read the seller's description of the product closely, especially the fine print. Words like "refurbished," "vintage," or "close-out" may indicate that the product is in less-than-mint condition, while name-brand items with "too good to be true" prices could be counterfeits.
- **Know what it will cost.** Check out websites that offer price comparisons and then, compare "apples to apples." Factor shipping and handling — along with your needs and budget — into the total cost of the order. Do not send cash under any circumstances.
- **Pay by credit or charge card.** If you pay by credit or charge card online, your transaction will be protected by the Fair Credit Billing Act. Under this law, you have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor is investigating them. In the event of unauthorized use of your credit or charge card, you generally would be held liable only for the first \$50 in charges. Some companies offer an online shopping guarantee that ensures you will not be held responsible for any unauthorized charges made online, and some cards may provide additional warranty, return, and/or purchase protection benefits.
- **Check out the terms of the deal, like refund policies and delivery dates.** Can you return the item for a full refund if you're not satisfied? If you return it, find out who pays the shipping costs or restocking fees, and when you will receive your order. A Federal Trade Commission (FTC) rule requires sellers to ship items as promised or within 30 days after the order date if no specific date is promised.
- **Keep a paper trail.** Print and save records of your online transactions, including the product description and price, the online receipt, and copies of every email you send or receive from the seller. Read your credit card statements as you receive them and be on the lookout for unauthorized charges.
- **Don't email your financial information.** Email is not a secure method of transmitting financial information like your credit card, checking account, or Social Security number. If you initiate a transaction and want to provide your financial information through an organization's website, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL for a website that begins "https:" (the "s" stands for "secure"). Unfortunately, no indicator is foolproof; some fraudulent sites have forged security icons.
- **Check the privacy policy.** It should let you know what personal information the website operators are collecting, why, and how they're going to use the information. If you can't find a privacy policy — or if you can't understand it, consider taking your business to another site that's more consumer-friendly.

### How to Report Online Shopping Fraud

If you have problems during a transaction, try to work them out directly with the seller, buyer or site operator. If that doesn't work, file a complaint with:

- the Federal Trade Commission at [www.ftc.gov/complaint](http://www.ftc.gov/complaint).
- your state Attorney General, using contact information at [naag.org](http://naag.org).
- your county or state consumer protection agency. Check the blue pages of the phone book under county and state government, or visit [consumeraction.gov](http://consumeraction.gov) and look under "Where to File a Complaint."
- the Better Business Bureau.

For more information please log onto our website: [www.nswcfcu.org](http://www.nswcfcu.org) and click on "OnGuard Online".

**NSWC**  
Financial Services

**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.**



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