

# the Contact

November 2008

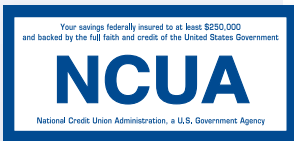


A Publication for Members of Northrop Grumman Federal Credit Union

## NCUA Insurance Protection

The NCUA (National Credit Union Administration), a fully-supported U.S. government administration, can insure members' accounts\* up to \$250,000. (This amount was recently increased from \$100,000 due to the new Government legislation.)

Now, all NGFCU members can enjoy more insurance and still receive the same solid credit union service.



If you have any questions about NCUA insurance, please visit Northrop Grumman Federal Credit Union or [www.ncua.gov](http://www.ncua.gov).

\*NGFCU Money Market Savings Accounts are included in your insured savings.

## Maximize Your Miles & Savings!

See Us for a Motorcycle Loan

### Benefits include:

- Dealer or Private Party Purchase
- Up to 90% of the purchase price including tax and license

Visit [www.norgrumfcu.org](http://www.norgrumfcu.org) to check out our rates and apply online, or stop by the Credit Union or give us a call for details.



## We Have A Fixed Rate HELOC That Will Work For You!

Take advantage of your home with our HELOC. With a great low rate of

**5.25% APR\***

and affordable payments, you can pay for holiday expenses or bills – and still have extra cash for those unexpected costs!

For details, contact the NGFCU or visit our website at [www.norgrumfcu.org](http://www.norgrumfcu.org) to view our current rates.



\*APR = Annual Percentage Rate. Rate determined on the 5th of each month. All loans subject to credit approval.

## YOUR NGFCU DEBIT CARD: Your Key to Regret-Free Shopping

When you use your NGFCU Debit Card, you will not have any holiday shopping regrets.

- You can get through check-out lines faster because you will not have to write a check.
- You can cut back on credit card use.
- You can receive cash back when you access a convenient ATM or when you check out.

Shop with convenience this holiday season with your NGFCU Debit Card. If you do not have a NGFCU Debit Card, let us know and we'll be happy to help you get set up.



## Holiday Club Accounts Are Ready!

Your hard work and discipline has paid off! *Your Holiday Club savings will be ready for you and all of your shopping lists on NOVEMBER 3rd.*

If you have any questions about your **Holiday Club Account**, please contact the Credit Union. If you don't have a **Holiday Club Account**, we can help you get set up for the 2009 holiday season.



# Make Your Season with a *Bright* Holiday Loan!

Are you worried about high seasonal costs?  
Borrow up to **\$3,000\*** at a low rate of:

## 9.9% APR

...and take 12 months to repay. You and your budget will be smiling even after the holidays!

Or, if you'd prefer, we can help you refinance an existing loan to lower your monthly payment or consolidate several small loans into one easy payment.

Stop by the Credit Union or check out our website at [www.norgrumfcu.org](http://www.norgrumfcu.org) to get started on great holiday savings.

\*Subject to credit approval.

## Text "CO-OP" and Find Surcharge-Free ATMs



Since Northrop Grumman Federal Credit Union is a member of the CO-OP Network, NGFCU members may now find CO-OP ATMs using the text messaging service from their cell phone. Next time you're in an unfamiliar area, simply text

your location (*address, intersection, or zip code*) to **MYCOOP (692667)**. In about one minute, the service will reply with the location of the CO-OP Network surcharge-free ATM nearest to you.



This new service is also available for personal navigation devices. You can download the CO-OP Network database from [www.co-opnetwork.org](http://www.co-opnetwork.org) and receive turn-by-turn directions to the nearest CO-OP ATM from anywhere in the United States.

Now, with a few key strokes, you have access to thousands of convenient, surcharge-free CO-OP ATMs. If you have any questions about the CO-OP Network or how to use this new service, stop by the Credit Union or give us a call.

## 2008 Holiday Branch Hours

During the holidays, branches will have abbreviated hours or will be closed. All branches will be **CLOSED** on Thanksgiving, the day after Thanksgiving, Christmas Day, New Years Day and President's Day, February 16. The Call Center will be available from 7 am to 1 pm PST the day after Thanksgiving. Members are encouraged to use Call 24, *the\_Max!* eBranch, any convenient ATM or CU Service Center.

LOCATION*	Wednesday December 24	Friday December 26	Monday December 29
Pacific Pointe, CA	10 to 3	Open	Open
Lancaster, CA	10 to 3	Open	Open
MTA Bldg, CA	8 to 1	8 to 1	Open
Chantilly, VA	10 to 1:30	10 to 1:30	Open
McLean, VA	Closed	Closed	Closed
Airport Park, MD	8 to 2	Open	Open
Lake Charles, LA	Closed	Open	Open
St. Augustine, FL	9 to 12	Closed	Open
Call Center	7 to 3	Open	Open

LOCATION*	Tuesday December 30	Wednesday December 31	Friday January 2, '09
Pacific Pointe, CA	Open	10 to 3	Open
Lancaster, CA	Open	10 to 3	Open
MTA Bldg, CA	Open	8 to 1	Open
Chantilly, VA	Closed	10 to 1:30	Open
McLean, VA	Open	Closed	Closed
Airport Park, MD	Open	8 to 2	Open
Lake Charles, LA	Open	Closed	Open
St. Augustine, FL	Open	9 to 12	Closed
Call Center	Open	7 to 3	Open

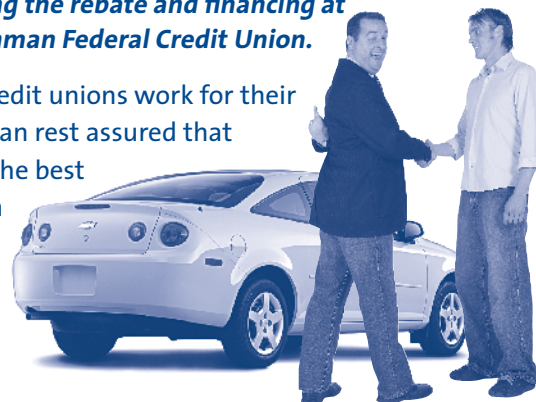
\*The Azusa, Rancho Bernardo, Kerney Mesa, Plant 1, Rolling Meadows, F35 Bldg., Central Bldg., WestQuest, and West Complex 902 Bldg. branches will be CLOSED from December 24 through January 2. The Call Center hours are Pacific Standard Time.

## 0% Financing Is Back BUT IS IT REALLY A GREAT GIFT FROM THE DEALERSHIP?

0% financing looks like a wonderful gift from the dealership, but it is often difficult to qualify for.

- **If you don't have an outstanding credit score, you will probably be looking at a higher rate.**
- **Many of these deals require 24 month terms, which means higher payments.**
- **If there is a rebate available, you may be able to save a bundle by taking the rebate and financing at Northrop Grumman Federal Credit Union.**

Remember that credit unions work for their members, so you can rest assured that you are receiving the best possible service on your loan terms. If you have any questions, come see us first.





# Easy Home Improvement Projects That Pay Off

If you're looking to improve the atmosphere of your home, we have some easy suggestions that will help your home pay off in the long run.



- Update a kitchen or bathroom to re-invent your home and your style.
- Remove clutter by installing shelving units or invest in large storage tubs. Random piles of items may cause buyers to think your home lacks storage space.
- Build a deck or patio to bring added value to your home. You can have fun building it on your own, or you could hire a professional installment company to build it for you.

Plus, you can apply for a HELOC or other type of loan to help you pay for your projects. Visit [www.norgrumfcu.com](http://www.norgrumfcu.com) for more information or give us a call.

[www.norgrumfcu.org](http://www.norgrumfcu.org)  
http:

Looking for current rates or other Credit Union information? Visit our web site at [www.norgrumfcu.org](http://www.norgrumfcu.org). It's all there!

## Important Telephone Numbers

Credit Union .....	310.808.4000
Outside 213 or 310 .....	800.633.2848
Eastern Region .....	800.634.7075
Call 24.....	310.327.0682
Outside 213 or 310 .....	800.676.3328
Report a lost or stolen:	
MasterCard .....	877.875.8078
VISA ATM/Check Card.....	800.554.8969
Find a:	
COOP ATM .....	<a href="http://www.co-opnetwork.org">www.co-opnetwork.org</a>
CU Service Center.....	888.CU.SWIRL

Name \_\_\_\_\_ Account Number \_\_\_\_\_

To: Northrop Grumman Federal Credit Union    Attn: Call Center

YES, I want to know more about these products/services:

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Share Draft (checking) | <input type="checkbox"/> Touchtone Phone Acct Mgmt  | <input type="checkbox"/> Home Equity Line of Credit        |
| <input type="checkbox"/> Term Savings Account   | <input type="checkbox"/> VISA ATM/Check Card        | <input type="checkbox"/> Auto Locating Services            |
| <input type="checkbox"/> Holiday Club Account   | <input type="checkbox"/> MoneyMaster Line of Credit | <input type="checkbox"/> Direct Deposit of Social Security |
| <input type="checkbox"/> IRA Accounts           | <input type="checkbox"/> Auto Loan Pre-Approval     | <input type="checkbox"/> Direct Deposit of Retirement      |
| <input type="checkbox"/> Internet Acct Mgmt     | <input type="checkbox"/> First Mortgage Loan        | <input type="checkbox"/> Membership                        |

To: Flight Plan Financial Services, Inc., a wholly-owned subsidiary of Northrop Grumman Federal Credit Union

YES, I am interested in learning more about securing my own financial future. Please send me information on the following:

- |   |   |
|---|---|
| <input type="checkbox"/> Retirement Planning* | <input type="checkbox"/> Life Insurance                 |
| <input type="checkbox"/> 401(k) Plan*         | <input type="checkbox"/> Property/Auto Insurance        |
| <input type="checkbox"/> Mutual Funds*        | <input type="checkbox"/> Long Term Care Insurance       |
| <input type="checkbox"/> IRA Rollovers*       | <input type="checkbox"/> Medicare Supplement            |
| <input type="checkbox"/> Reducing Taxes*      | <input type="checkbox"/> Retiree Dental/Vision Coverage |
| <input type="checkbox"/> College Funding*     |   |

Send this section to:  
Northrop Grumman FCU  
Box Number 47009  
Gardena, CA 90247-6809

\* Securities offered through Linsco/Private Ledger Member NASD/SIPC - Stocks, bonds, mutual funds, annuities and other investments available through Linsco/Private Ledger are not deposits in Northrop Grumman FCU, are not insured by the NCUSIF, nor are they obligations of, or guaranteed by Northrop Grumman FCU. Such investments may fluctuate in value and are subject to investment risks, including loss of some or all of the principal.



# How To Avoid *Overdrafts*

Since most of us use our checking account every week (or sometimes

every day), it is important to stay on top of our transactions. When we forget the amount of funds we have in our checking account, overdrafts occur and costs us extra money. Here are some tips to help you avoid overdraft fees:

- 1. Keep your check register up-to-date and write in every transaction.**
- 2. Keep a cushion of money in your account and maintain a positive balance at all times.**
- 3. Remember, a merchant may hold an amount of funds greater than your transaction, until the transaction clears. This is common at gas stations and hotels. Before your purchase, make sure you have the correct amount (and more) in your account.**

At Northrop Grumman Federal Credit Union, we want to keep your costs as low as possible. You can sign up for Overdraft Protection, which would automatically transfer funds from a different account to cover insufficient fees. Contact us today to set up free Overdraft Protection and avoid those overdrafts!



**Daylight Savings Time ENDS  
on Sunday, November 2nd.**

*Remember to turn your clocks back one hour.*



## Main Office - Pacific Pointe

879 West 190th Street  
Gardena, California 90248

### MAILING ADDRESS:

Box Number 47009  
Gardena, California 90247-6809

### Call Center Hours

Monday through Friday  
7:00 am - 6:00 pm Pacific

Visit us on the internet at:  
[www.norgrumfcu.org](http://www.norgrumfcu.org)

## PROBLEMS? INQUIRIES?

The Supervisory Committee has the responsibility to continually review the functions of the Credit Union to ensure that it is operating in the best interest of its members. Any questions, suggestions or inquiries should be directed to:

**Chairman, Supervisory Committee**  
Northrop Grumman Federal Credit Union  
Box Number 3382  
Gardena, CA 90247-7082



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