

## IMPORTANT NOTICE TO MEMBERS

In September, 2009, two positions on the Board of Directors and one position on the Credit Committee will expire. Each position has a three-year term. To obtain information on qualifications and an application for nomination, please send a request to Nominating Committee, NAPUS Federal Credit Union, P O Box 148, Alexandria, Virginia 22313-0148. The application must be completed and returned by March 15, 2009. The Nominating Committee will meet during the NAPUS Leadership Conference in March to nominate candidates for the election. You may also call the Credit Union toll free 1-800-336-0284 for an application.



## NAPUS FCU's Business Portfolio continues to grow!

With NAPUS Federal Credit Union Business Solutions, you'll find a business-friendly suite of services to support the unique financial needs of your small business. To succeed, you need a resourceful, intelligent financial partner, and we are dedicated to providing timely service, innovative financing options, and affordable solutions to help you achieve your entrepreneurial dreams.

That is why we are proud to announce that we have added two new loan products to our list of available Business Loans: Small Business Administration Loans and Farm Service Agency Loans. We believe that the addition of these loan products greatly enhances our loan portfolio and allows us to grant more loans to you, our business owners.

### SBA

**The Small Business Administration (SBA)** is an agency created in 1953, independent of the Federal Government, to aid, counsel, assist and protect the interests of small business concerns. The mission of the SBA has remained the same since it was established: *The SBA helps Americans start, build, and grow businesses.*

To qualify for an SBA Loan, a member needs to have been turned down for their initial loan either with us or another financial institution. Once the initial loan has been turned down, the member will be asked to fill out SBA paperwork and to gather all requested information. Once the SBA approves the member, we make the loan with the backing of the SBA. An SBA guaranteed loan cannot be made if the borrower has access to other financing on reasonable terms.

### FSA

**Farm Service Agency (FSA)** Loans work much like SBA loans. FSA makes direct and guaranteed farm ownership and operating loans to family-size farmers and ranchers who cannot obtain commercial credit from a bank, Farm Credit System institution, or other lender. Once turned down for the loan, the member must fill out the FSA paperwork and gather all requested information. Once the FSA approves the member, the FSA guarantees the requested loan and we make the loan for the member. FSA loans are often provided to beginning farmers who cannot qualify for conventional loans because they have insufficient financial resources. FSA loans can be used to purchase land, livestock, equipment, feed, seed, and supplies as well as to construct buildings or make farm improvements.

Like other business owners farmers face the day to day problems that can make or break a business. However, natural disasters are more of a concern for farmers. That is why the FSA is there to help established farmers who have faced a natural disaster that caused the farmer to suffer financial setbacks, or whose resources are too limited to maintain profitable farming operations.

## Hours

Monday-Friday  
9am - 5pm

## Closed on

*Christmas Day* 12/25/08  
*New Year's Day* 1/1/09

# NAPUS

*Serving Postmasters  
and their families  
since 1970*

**1.800.336.0284**

**www.napusfcu.org**

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Alexandria, VA 22313-0148

Fax: 703.683.1573  
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# NEWSLINE

*Improving your financial life is our mission*

FOURTH QUARTER  
2009



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## Waste Not, Save A Lot *The Challenge continues!*

It's been two years since I first issued my challenge to you and myself to save money. To cut out extra spending like sodas from the machine, or buying lunch every day. I'm happy to announce my efforts have at long last paid off! I finally got my trip to Europe. Actually, as you read this article I am either running around Dublin, Ireland, or am up the Eiffel Tower or at the Louvre in Paris, France or maybe even enjoying the famous Christmas Market in Stuttgart, Germany! These are just a few of the many places I have planned on my month long journey through Europe. Yes, I did say month! My extra year of saving has allowed me to extend my stay in Europe, and I will have some pictures to share with you when I get back.

So, let me hear from you. What were you able to get with your savings? Where did you go with the money you were able to put away? Send me stories and pictures so we can let your fellow members know how you met the challenge and what worked for you!

Even if you didn't take the challenge two years ago or if this is the first time you have seen the challenge it isn't too late! I would like to continue the challenge. Let's keep up the cost cutting from buying sodas from the machine everyday, buying lunch or even dinner out multiple times a week, or one of my new issues that I spend too much money on – books and DVDs! I have decided to join my local library and wait to get movies until I can get them on sale or previously viewed.

*Let's do this together! And so the challenge continues!*

*Article continues on page 2...*

## New Year, New You Loan

**Keep your New Year's resolution with NAPUS Federal Credit Union's help!**

New Year's resolutions are made every year. Some are kept, some are not. NAPUS FCU wants to help you keep your resolutions this year with our New Year, New You Loan.



- 7.60% Rate and 7.87% APY\*
- Up to 76 months repayment terms
- \$10,000 maximum loan amounts
- Hundreds of uses from Debt consolidation to pampering yourself

The New Year is the perfect time to work on you! So make those New Year's resolutions and know that you can keep them this year with help from NAPUS FCU! **Contact a Financial Service Representative at 1-800-336-0284 and be on your way to a new you in the New Year!**

\* APY= Annual Percentage Yield



# Are you looking for a SAFE retirement account at competitive rates?



Look no further. NAPUS Federal Credit Union has everything you need! Don't trust your golden nest egg to just anyone! At NAPUS FCU we have IRA Savings Accounts as well as many different terms of IRA Certificates all with competitive rates.

- **NEW BETTER RATE!!!** Our IRA Savings Accounts are now at a rate of **3.00%**!
- **More great terms and rates available!!!** We have terms from 3 months to 5 years all with competitive rates!!

Don't put your golden nest egg in the wrong basket. Let NAPUS FCU give you a financially secure, competitive place for your retirement nest egg to grow! Contact a Financial Services Representative at 1-800-336-0284 for rates, terms, and help in getting your retirement funds into a safe and competitive account.

## For Your Information

### Do you have a certificate maturing at NAPUS FCU?

If you have a certificate at NAPUS FCU that matures between January 1st – 31st we have a sweet deal for you! NAPUS FCU would like to offer to extend your certificate an additional 4 months at the same interest rate that your maturing certificate is earning! Contact a Financial Service Representative at 1-800-336-0284 to extend your maturing certificate.

### This Credit Union is Federally Insured!

- National Credit Union Administration (NCUA) insurance is backed by the full faith and credit of the U.S. Government, just like the FDIC
- NCUA insures accounts up to at least \$250,000
- IRA and KEOGH accounts are insured separately up to \$250,000

Go to: [www.ncua.gov](http://www.ncua.gov) for more information!

...Article continued from cover page: Waste Not, Save A Lot Challenge

### THE CHALLENGE FROM 2 YEARS AGO:

On a daily basis I feel like I waste money on many different things. Every day I buy a soda out of the machine at work- sometimes two. I buy lunch at least 2 times a week and often stop at the grocery store in the evening after the gym to pick up something easy for dinner. One day I looked closely at my account transaction history and was appalled! Where did all my money go? I had my answer right in front of me. How had I gotten so far out of control? Then I looked around the office and realized I was not alone, and by far not the worst of the lot. I expect that this is a common occurrence in many places of business and like me, most people don't even realize it.

By cutting out some of the frivolous spending, the money saved could turn into that dream vacation you've always wanted to take, season tickets to your favorite football team's games or that big screen TV that would make the family room perfect! For me, just by cutting out the daily soda I would save around \$240 a year. If the average person ordered out for lunch 3 times a week at \$5 a day, they could save \$720 a year just by packing a lunch. These numbers are staggering to me and I have decided to challenge myself. I am going to stop the frivolous spending and put that money into my special Europe account that I just set up! This time next year I will be booking my trip to Europe with a big grin on my face because I will not have to worry where the money is coming from. I would like to extend that challenge to each of you as well and will look forward to seeing all the wonderful pictures of the vacations, big screen TVs, and fun at the big games you all will enjoy just by cutting out a few sodas and bringing leftovers in for lunch. Let the challenge begin!

Just call a Member Service Representative at 1-800-336-0284 and we'll open a special share account or certificate for your new found riches— and we can name it anything you'd like. Imagine opening your CU statement a year from now and seeing \$1843 in your "CARIBBEAN VACATION" or "BIG SCREEN TV" account!

Janeen M., Marketing Specialist

### New fee information

A new fee for retrieving statements has been implemented. The first copy is free, but each additional request for statement retrieval and printing is \$4.00 per statement and any statement that cannot be retrieved from the current imaging system is \$8.00. As a reminder, you can pull up all transaction history and balances for share, loan, and visa accounts from Internet Teller free of charge. Please contact us at 1-800-336-0284 if you have any questions.



## Still going strong

### *Mortgage and Home Equity Loans*

NAPUS Federal Credit Union continues to offer mortgage and home equity loans! Because we did not get into some of the “creative financing” that many other financial institutions and real estate companies did, we are able to continue our mortgage and home equity lending to help our members get into the right real estate loan at the right rate. The Credit Union has a wide array of real estate products, so you should be able to find the loan that fits your needs. We offer fixed-rate conventional mortgages with 15, 20, 30, and 40 year terms. We also offer mortgages with adjustable rates and balloon terms.

If you are doing some home repairs, we offer home equity loans that may be better suited for your needs. Our fixed-rate terms include 5 to 20 year options, we have balloons, variable rates, and even a home equity line of credit that is great for ongoing home projects.

Applying for these loans is already easy, but it is about to become even easier. Coming soon, NAPUS FCU will be partnering with Mortgage Click to make the mortgage and home equity process much smoother from application to funding. So, if you need a real estate loan, NAPUS FCU is here for you. You can apply online at [www.napusfcu.org](http://www.napusfcu.org) or by contacting the Credit Union at 800-336-0284.



## uDeposit24/7 – *what you need to know*

One of the newer services that we have offered to our members is uDeposit24/7. Members who qualified saw the privilege appear in their Internet Teller menu list and began using it right away. It has been a huge success and a great convenience for many members. In order to ensure that every deposit is credited correctly and in a timely manner, we wanted to offer a few suggestions that will help.

- Please be sure that the uDeposit24/7 session number is written on the front of the pink envelope in the space provided.
- If you do not have a pink uDeposit24/7 envelope, please be sure to write the session number on the front of the envelope that you are using. Please highlight that session number so that we are able to tell it is a uDeposit as we need to post these checks differently than regular deposits.
- When you are running low on, or are out of the pink uDeposit24/7 envelopes, please go through the uDeposit24/7 link to request more envelopes. That request comes directly to the person handling this and they will get you more envelopes out right away.
- Please do not use the special pink uDeposit envelopes for regular deposits, loan payments, or visa payments. Because these types of checks are handled differently, deposits sent in wrong envelopes will not be credited as quickly and run the risk of being posted incorrectly.
- Please be sure to include the printout of your uDeposit24/7 session in the envelope with the checks.

- If your printer jams and/or you are unable to print out the session information, please write your name, account number, and session number on a separate piece of paper and include it in the pink envelope with your checks.
- Please do not include any regular deposits or payments in the same envelope as your uDeposit checks.
- If a check is made payable to you and another person, both parties must endorse the check.

We are pleased with how uDeposit24/7 has taken off and are happy that our members have embraced it. If you have any questions about uDeposit24/7 please contact our Financial Services Department at 1-800-336-0284.

