



NEWSLINE

Improving your financial life is our mission

SECOND QUARTER
2009



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THE TRIBE HAS SPOKEN!

Will you be our big \$2,000 Survivor?

Don't let yourself be eliminated from winning the \$2,000 grand prize!

Okay, so you may not live on a deserted island. But your life is full of rugged adventure. Dealing with the little natives in your carpool, facing the opposing tribes at the office, battling the wild animals on the freeway, and contending with an economic hurricane - it's enough to wear you down.

Fortunately, you've got a NAPUS FCU Visa on your team. For essential supplies, daily necessities, or tickets to a more relaxing destination, there is not an easier way to pay. Now each transaction of \$50 or more will earn you the chance to become the NAPUS FCU \$2,000 Survivor Winner!

Here's how it works:

1. Contest runs from March 1, 2009 through July 31, 2009.
2. Charges of \$50 or more will earn you an entry into the NAPUS FCU Survivor contest.
3. One survivor finalist will be chosen from all eligible purchases for each month and will win \$100.
4. Once we have our five survivor finalists, the tribal council will draw one winner from those five survivors to win the Grand Prize of \$2000!

Apply today! Survive tomorrow.

Contact a Financial Service Representative at **1-800-336-0284** if you need your card to survive!



Enhanced Fraud Protection Plus offers new Level of Security to Members

Identity theft has become America's fastest-growing financial crime. Every 3.5 seconds, someone else becomes victim to identity theft.* Protecting yourself from becoming a victim has never been more important, which is why NAPUS FCU now offers members a solution to help do just that.

Fraud Protection Plus provides six levels of increased security:

\$10,000 Identity Theft Insurance with Fraud Assistance¹

Members will receive up to \$10,000 in financial compensation for qualified expenses along with Fraud Assistance, a comprehensive service designed to help with the hassle of clearing their good name. (Identity Theft Insurance is not available to residents of the state of New York.)



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You can win a Wii!!!



Calling all 5 to 25 year olds! NAPUS FCU is running a promotion geared towards saving and winning for our younger generation savers.

Here's how it works:

1. We send you a Win with Wealth savings card.
2. When you mail in a deposit for your Share Savings account, you will get stickers based on the amount of the deposit.
3. We will send stickers, on a weekly basis, to members who have sent deposits for that week.
4. Once your Win with Wealth savings card is full, fill in the information on the back of the card, and mail it in to us.
5. When we receive your card, it will be put into the prize drawing box, and a new card will be sent to you.
6. Each month a new name will be drawn to win a prize, and prizes are different every month including a Wii!
7. There is no limit to how many cards you have in the prize box, so keep sending those deposits.

Contact the Credit Union at 1-800-336-0284 with questions or to open an account. Then send in those deposits, sit back and watch your savings grow knowing that you are in the running for many great prizes!

Member Spotlight



Thanks for letting me share our story.

In May of 1979, my late husband, Jim Gilbert, was appointed Postmaster to the Disputanta, VA, Post Office. It didn't take him long to get involved with the NAPUS

organization. He soon became the Services Representative. It was then that we moved our banking accounts from our local bank to NAPUS FCU. Jim's philosophy was that he couldn't ask other postal employees to get involved if he didn't. Needless to say, that our 3 children, as well as I, still have our accounts with NAPUS. In 1991 he was elected President of the Virginia Chapter of NAPUS. What a great year we had traveling to the many area meetings. We

The Great Outdoors Loan and Adventure

All in favor of getting a loan at a great rate raise your hand!

NAPUS FCU wants you to have a bear of a good time at the 2009 National Convention in Alaska...or even just a good time in 2009! To help, we have created a Great loan. However, that is just the tip of the iceberg; one lucky winner will receive an Alaskan size mystery prize too!* Don't get caught in a bear trap, let NAPUS FCU help you:

- Take an Alaskan excursion
- Pay for your incidentals and souvenirs
- Extend your stay in Alaska
- Rent a car for the day and do your own exploring
- Dine on Alaskan cuisine on us
- Consolidate debts
- Make some home improvements
- Take a vacation
- Pamper yourself
- The uses are endless!

Let the call of the wild and NAPUS FCU lure you to the great outdoors of Alaska where the fun and adventure mix with the culture and beauty of the land. *With a low interest rate, terms up to 60 months, credit lines up to \$15,000, and a chance to win a great prize, everyone can enjoy all that 2009 has to offer!* **Contact a Financial Service Representative at 1-800-336-0284 today for detail or log onto www.napusfcu.org to apply online.**

* Winner will be drawn prior to the 2009 Alaska National convention on or around September 1, 2009.

were fortunate enough to attend the National Convention in Hawaii, even though Jim was deathly afraid of flying. Jim retired from the postal service in 1992, but his heart was always with them. February 27, 1999, Jim passed away. He was proud to be a part of the NAPUS family, and I still have numerous friends at the NAPUS FCU. I have many fond memories of our days with all of you that we were fortunate to meet. Thanks for everything and keep up the good work.

Pat Gilbert

Thank you Pat, for sharing your story and picture of your family with us! We are proud to count all of you as part of the NAPUS FCU family.

We would love to hear from all of our members. Keep the stories and pictures coming!

...Article continued from cover page: *Enhanced Fraud Protection Plus* offers new Level of Security to Members

Triple-Bureau Credit Reports²

Get a full picture of your credit strength with credit reporting and scoring from all three major credit reporting agencies – Experian, Equifax and TransUnion.

Credit Alert^{®3}

With 24-hour, daily credit monitoring, members are alerted automatically of certain negative changes to their credit. While it can't prevent identity theft, Credit Alert[®] can greatly reduce its impact by allowing the member to minimize the damage. If there are no changes to members' credit, they'll even receive a quarterly notification letting them know that nothing has changed.

Debix Fraud Defense^{™4}

Help stop identity theft before it happens. The Debix Identity Protection Network[™] goes to work at the moment that matters most: when a thief could be attempting to get credit in the members' name. A credit issuer can choose to trigger a Debix Fraud Alert warning call to the member. The member can use their personal security code to approve the credit — or decline it.

Card Patrol^{SM5}

Identity thieves care about two things – stealing personal information and selling it to make money. Our sophisticated, real-time, early warning technology monitors various chat rooms across cyberspace for members' personal information. In the event that identity theft occurs, members will be assigned a personal caseworker to take them through the resolution process.

Payment Card Protection

Members are covered for verified, unauthorized charges to their registered credit or debit cards. With this service, member's cards are cancelled within 24 hours of notice. Call toll-free, 24 hours a day, 365 days a year.

MyIDMattersSM

Stay up to date on identity theft-related issues with access to myidmatters.net. This educational website is designed to keep you informed of topics associated with personal identity and security fraud. Consider this your one stop for fraud and identity protection news and education.

NAPUS FCU urges members to take steps now to significantly reduce their chances of becoming a fraud crime statistic with *Enhanced Fraud Protection Plus*. For more information, visit, call or stop by today!

*Javelin Strategy and Research, February 2007

1 Identity Theft Insurance is offered through the insurance company named on the Benefit Summary included in the membership kit. Please refer to the Summary for complete details of coverage, limitations and exclusions.

2 Neither Affinion Benefits Group, its credit information subcontractors, nor Financial Services Association shall have any liability for the accuracy of the information contained in the credit reports or credit scores which you receive, including any liability for damages, direct or indirect, consequential or incidental. The service is not a credit counseling or repair service and does not promise to help you obtain a loan or improve your credit record, history, or rating.

In addition to other rights, you are entitled by law to request and receive a free report every twelve months from each of the national credit reporting agencies (Experian, TransUnion, and Equifax). Information regarding these and other FCRA rights is available at www.ftc.gov.

3 Credit Alert[®] is not a credit counseling service and does not promise to help you obtain a loan or improve your credit record, history or rating. The Credit Alert[®] service may be modified or improved at any time and without prior notice. Credit Alert[®] is a registered service mark of Affinion Publishing, LLC. Daily monitoring will notify members of any inquiries, significant changes in credit score, certain derogatory information, or accounts that have been added to their credit reports as reported by one of the three major credit reporting agencies. If no information has been added or changed, then the member will receive a quarterly notification stating that no information has changed within their credit file. Neither the Plan Administrator, the provider of the Credit Alert[®] service, or its credit information subcontractors, nor Financial Services Association shall have any liability for the accuracy of the information contained in the Credit Alert[®] reports which you receive, including any liability for damages, direct or indirect, consequential or incidental.

4 When credit issuers receive applications to open new credit accounts in your name, they can take reasonable measures to verify the identity of the person opening the account, including calling Debix Fraud Defense at the phone number shown in the Fraud Alerts placed in your credit files. If the credit issuer calls, Debix Fraud Defense will then call you to verify that you have requested that new credit. However, Debix Fraud Defense cannot guarantee that new credit accounts will not be opened in your name because credit issuers can use reasonable steps, other than a phone call, to verify your identity. Prior to registering for the Debix Fraud Defense benefit, you will be required to affirm that you have a good faith suspicion that you have been or are about to become a victim of fraud or a related crime, including identity theft.

5 Card PatrolSM monitors major credit and debit cards that are affiliated with one of the major credit card issuers (VISA[®], MasterCard[®], American Express[®], Discover[®] and Diners Club[®]). Card PatrolSM monitors your registered card numbers and can alert you if other personal information is found on the Internet. It is impossible to ensure all sources of information have been searched; therefore, your reports may not contain or apprise you of all of your personal information that may have been compromised.

Mortgage and Home Equity Loans – *Still going Strong*



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 or by contacting the Credit Union at 800-336-0284.

FYI

E-Statements are now available for your Share and Loan Account statements. Contact the Credit Union to have your regular accounts set up on E-Statements at 1-800-336-0284.

Invest In America

Invest in America – A Huge Success!

There's never been a better time for credit union members to Invest in America. That's why credit unions have teamed up with U.S. automakers to offer members great discounts on new American-made vehicles.

All eligible current and new credit union members have the unique opportunity to get a great discount on a new vehicle from either GM or Chrysler. While the discounts vary depending on which

vehicle you choose, everyone will drive away with a great deal. The deal gets even better when you finance your vehicle with us. Thanks to our lower interest rates, your savings will really add up. Contact a Financial Service Representative at 1-800-336-0284 to get pre-approved for an auto loan. Then you simply click on the Invest in America logo located in our rotating banner ads or the logo located on the CUDL Site where you can combine the Invest In America and CUDL experience for optimal ease and discounts! You can also go to www.lovemycreditunion.org for more details on the Invest In America great discount programs.

Now, Get Credit Union Auto Financing Right at the Dealership!

Remember when purchasing a vehicle used to be an all day excursion? It probably meant driving to your local auto dealer, finding a car in your favorite color with just the right options, haggling over the price, filling out a lot of paperwork, and going back and forth between dealer and credit union with payment in hand. Well now there's a better way! NAPUS FCU and CUDL (Credit Union Direct Lending) have teamed up to give you the best possible way to make your auto buying experience virtually painless.

Get Your Loan Approved On-the Spot

From 7 a.m. until midnight, seven days a week, including holidays, NAPUS FCU can approve your new or used auto loan while you are at the dealership, so you don't have to wait to contact the Credit Union if we are closed. It's almost like having a loan officer right at the dealership with you! Through the CUDL program, NAPUS FCU has partnered with dealerships in your community to offer you a convenient way to purchase a vehicle and get your credit union financing. This program makes it easy to take advantage of NAPUS FCU's low auto loan rates and flexible terms when financing your vehicle. Best of all, the CUDL program is simple and free for both members and dealers to use!

It's as Easy as 1-2-3!

1. Decide on the make and model of the vehicle you want
2. Visit any participating dealership
3. Apply for NAPUS Federal Credit Union low-rate auto financing through the CUDL system. Within minutes, you'll have a financing decision.

Once the financing is approved, the dealer receives the credit union's terms and conditions, completes the sales contract, and you drive the vehicle off the lot. Don't worry about the paperwork—through CUDL, NAPUS FCU, and the dealer, it is all taken care of electronically. We are making this convenient service available to alleviate some of the stress that accompanies the auto buying experience and therefore allows you more time to enjoy your new or used vehicle.

Find the CUDL Dealer Nearest You

Be sure to look for the CUDL logo (seen here) when shopping at the dealerships. This logo signifies that the dealer can offer NAPUS Federal Credit Union financing. Make sure to identify yourself as a member of NAPUS FCU and ask for your financing through the CUDL system. To find a local participating dealership simply call the dealership locator at **888-CUDIRECT**, or visit our website at www.napusfcu.org to connect to the CUDL website.



Hours

Monday-Friday
9am - 5pm

Closed on

Memorial Day 5/25/09
Independence Day
(Observed) 7/3/09

NAPUS

*Serving Postmasters
and their families
since 1970*

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