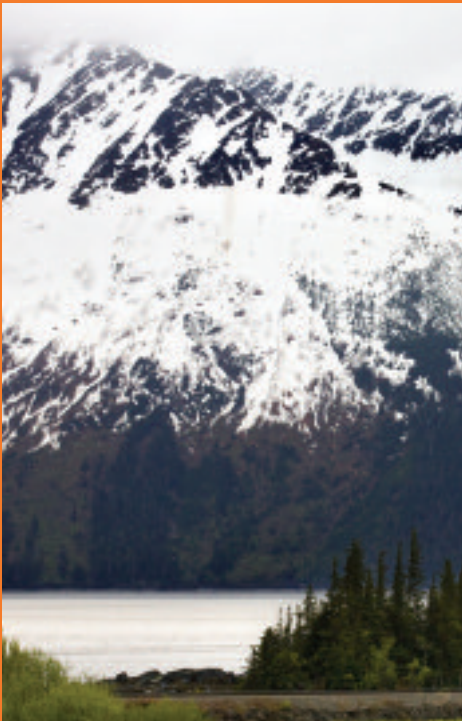


Election Results

There were two Board of Directors positions and one Credit Committee position open in the election this year. Members received ballots and bios of all the candidates for the open positions and were asked to make their choices and mail their ballots back by September 9th. Winners were announced at the Annual meeting held on Wednesday, September 16th in Alaska. The two open board positions were filled by Robert Arsenault and Ted Carricol while the Credit Committee position ran unopposed and was awarded to Jackie Quinn who has been diligently serving on the Credit Committee since 1997. Congratulations to our newly elected officials and thank you to all of our candidates for wishing to take time from your personal lives to serve your Credit Union.

Remembering the Alaska Convention – Wild and Wonderful



A great time was had by all who attended the National NAPUS Convention in Anchorage, and that includes the staff of NAPUS Federal Credit Union! We enjoyed meeting all the new people and reminiscing and laughing with the old.

It is always a pleasure to put a face to the names and voices of those we talk to over the phone. Alaska was a wondrous adventure for everyone with stories of fishing adventures, hiking fun, and moose and bear sightings during excursions. The laughter and memories made will carry us all through another year until we meet again in 2010 in Grand Rapids, Michigan! NAPUS FCU wants to thank everyone for a great convention and hope that everyone had safe travels home.

Last Chance for Win With Wealth

Beginning January 1, 2009, NAPUS Federal Credit Union started a contest for all of our 5-25 year old members. It was simple and fun and we had several people win some really great prizes. The start was slow as it took a couple of months for anyone to fill up an entire Win With Wealth card but once we started to get them they were rolling in.

We will continue to send stickers, accept cards and have monthly drawings through December 31st 2009. Our final drawing will be held in January 2010 in order to accommodate all of our last minute savers.

NAPUS FCU wants to say thank you to everyone for making this such a successful promotion. We hope this promotion made saving exciting and that our younger generation members learned the importance of saving. We think you will see this promotion again in the future so keep your eyes and ears open and keep on saving!

Buying groceries can earn you money!

Everyone buys groceries, and now when you use your NAPUS FCU Visa card to get those groceries, you will earn a 2% rebate!

Here are some details you need to know:

- **Promotion period is from November 1, 2009 to January 1, 2010.**
- **A 2% rebate is earned on grocery purchases when you use your NAPUS FCU Visa Credit card**
- **Maximum rebate of \$5.00 per grocery store transaction.**

Think of all the ways to save on your grocery purchases – in store specials, coupons, and now the NAPUS FCU 2% grocery rebate!

Happy grocery shopping!

Hours

Monday-Friday
9am - 5pm

Closed on

<i>October 12th</i>	<i>Columbus Day</i>
<i>November 11th</i>	<i>Veterans Day</i>
<i>November 26th & 27th</i>	<i>Thanksgiving</i>
<i>December 25th</i>	<i>Christmas Day</i>
<i>January 1st 2010</i>	<i>New Year's Day</i>

NAPUS
FEDERAL CREDIT UNION

*Proudly serving our
members since 1970*

1.800.336.0284
www.napusfcu.org

P.O Box 148
Alexandria, VA 22313-0148

Fax: 703.683.1573
ART: 1.800.851.3416





NEWSLINE

Improving your financial life is our mission

THIRD QUARTER
2009



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NAPUS Federal Credit Union has a Student Visa® Card that fits every personality!

Attention all students – NAPUS FCU is taking roll! Are you on our Student Visa enrollment list? If not, what are you waiting for? The NAPUS FCU Student Visa List is the “COOL” List!

Here is a “cool” list of advantages to getting and using a NAPUS FCU Student Visa Card:

- **LOW Rate of 8.00%**
- **Annual fee = \$0**
- **Cash Advance fee = \$0**
- **Balance Transfer fee = \$0**
- **Minimum Finance Charge = \$0**
- **Receive an iTunes gift card upon approval!**

Your NAPUS FCU Student Visa card has no hidden fees or sneaky introductory rates, and you have a 25-day grace period to payoff purchases before interest accrues.

The NAPUS FCU Student Visa card is a fit for every student! From punk to scholarly, NAPUS FCU is the card for you, and for a limited time, every student that gets approved for a Visa card will also get an iTunes gift card to help you get through the semester with some cool new music!

Contact a Financial Services Representative at 1-800-336-0284 to enroll in the “cool” Student Visa Card!



SAME CAR. SMALLER PAYMENT.



Refinancing is so easy – It's child's play

Did you know you might be able to shrink your car payment without trading in your car? How? By refinancing your auto loan here at NAPUS Federal Credit Union.*

NAPUS FCU rates remain low, so if you have recently financed your vehicle elsewhere you might be paying more than you need to. Ask us to compare your current rate to ours, and let's see if we can save you some money.

Right now we have rates starting at:

3.25%^{APR**}

We also offer extended terms, variable rates, and discount rates on loans for hybrid vehicles which can reduce your payment even more. Call us at 1-800-336-0284 or logon to www.napusfcu.org to get started.

*Current NAPUS FCU loans are not eligible for refinancing.
**APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your loan term. Rates and terms are subject to change without notice.

Member Spotlight



Dempsey Essick is known as the Hummingbird Artist, not only for the hummingbirds he paints, but also for the hummingbirds he hides in his paintings. He even has a 14-foot hummingbird sculpture outside his specialty shop in Welcome, NC.

Dempsey uses his NAPUS FCU Credit Card when ordering the variety of items in his expanded Hummer-ville Gift Line. Dempsey's wife and gallery manager, Shelley Essick, is a 20-year veteran of the USPS with 15 of those years as Postmaster in Southmont, NC. Shelley told the Credit Union, "We love those airline tickets we receive through Power Points!"



What tier are you?

NAPUS Federal Credit Union has a tier to fit everyone's needs! From Loans to Shares, there is something for every member.

Tiered Signature Loans

Up to \$5,000 loan	24 months	5.90% Rate
Up to \$10,000 loan	36 months	6.90% Rate
Up to \$15,000 loan	48 months	7.90% Rate
Up to \$20,000 loan	60 months	8.90% Rate
Up to \$25,000 loan	84 months	10.90% Rate

Tiered Money Market Rates

Regular	\$2,500 - \$9,999	1.76% APY
Regular	\$10,000 - \$49,999	2.27% APY
Regular	\$50,000+	2.78% APY
Golden Years	\$2,500 - \$9,999	2.02% APY
Golden Years	\$10,000 - \$49,999	2.53% APY
Golden Years	\$50,000+	2.78% APY

Do you see a tier that is right for you? Contact the Credit Union at 1-800-336-0284 to pick your tier or to get more information on our other great rates!

Introducing Sprint Nextel

Great wireless discounts are now within reach! Sprint offers phones, PDAs, push to talk, data service plans, music downloads, TV and more. Now, NAPUS Federal Credit Union members can benefit from the **Sprint Nextel** Credit Union Member Discount Plan:

- **10% off most regularly priced Sprint Nextel service plans**
- **15% off most corporate liable wireless plans**
- **Waived activation fee on all new lines**
- **Waived upgrade fee**
- **Nationwide coast-to-coast coverage**
- **National rates with no roaming and long distance charges**
- **Existing Sprint Nextel customers can also save**

Sprint Nextel Services – preferential rates – savings for members. 10% discounts on most monthly recurring charges, waived activation fee on new lines, and waived upgrade fee. (Additional savings for corporate liable accounts.)

Call **877.SAVE.4.CU** (877.728.3428)

and tell them you're a
"Credit Union Member."

Ask to be attached to the NACUC Corporate ID or
Visit: **www.SprintSave4CU.com**

or

Go to: the nearest Sprint store

If you're an existing customer please visit: **www.sprint-discount.com** and under "Company/Organization Name" enter: **Credit Union Member.**

A perfect fit:

Our auto loans are tailored to your needs

You take great care to select the right vehicle. Make sure you are getting the right financing, as well!

The best possible rate – Here at NAPUS Federal Credit Union, we do everything we can to keep our rates down. We will even take a look at your credit report if you like, and make suggestions that might help you qualify for a lower rate in the future.

Our current auto loan rates are as low as **3.25% APR***.

Terms to fit your budget – Whether you want to pay your loan off quickly or keep your payments as low as possible, we can structure your loan to fit your needs and objectives.

Convenient online tools – Our website includes links that make it easy to compare different vehicles, search dealer inventories and even make a connection with a local dealer. You can also view our current rates and apply for a loan using our secure online application.

Friendly, personal service – We are here for you before, during and after the buying process. Just call us at 800-336-0284, and we will be happy to answer your questions, provide a rate quote, or complete an application with you.

*APR = Annual Percentage Rate.

Quoted rate is the lowest available rate. Rates and terms subject to change without notice.

And the WINNER is...

NAPUS Federal Credit Union wants to say congratulations to all the finalists in our first annual Visa Survivor Contest. The contest ran from March 1 through July 31, and one finalist was drawn each month. Our finalists each won \$100, and they are in the running to become "The Survivor" and take home the grand prize of \$2000!

Meet the finalists:

March winner:

Kathryn Rawlins Treece, Dallas, TX

April winner:

Beverly Cohrs, Westbrook, MN

May Winner:

Linda Butts, Frankville, AL

June winner:

Donna Kelsey, Lake Nebagamon, WI

July winner:

Barbara Case, Farmville, VA

We held the drawing to see which finalist became the lone Survivor to take home the grand prize of \$2000 at the National Convention in Anchorage, AK, and the **WINNER is...DONNA KELSEY!**
CONGRATULATIONS!

The Winning Continues!

Every year at the National Convention we hold contests and drawings for our members to win some really great stuff, and this year's Convention was no different! Alaska brought out the "dog" in us... literally! NAPUS FCU embraced the Husky Dog theme with a vengeance. From our payroll calendars and registration bag postcards to our daily door prizes and new member give-aways, husky dogs reigned supreme. In addition to these cute, cuddly, stuffed prizes, we also gave away two mini laptops and cash prizes at the NAPUS FCU Annual Meeting.

Congratulations to our winners:

Laptop Winners:

Treva Beals, IL · Pam Hall, AL

Husky Dog Winners:

Martha Smartt, TN · Leo Huff, ND

\$25 Cash Winners:

**Carolyn Hatch, UT · Lorri Frandsen, UT
Regina Nolen, OK · Kenneth Carter, MD**

New Membership Winners:

Laurie Roska, PA · Joshua Dewees, KY

\$250 Signature Card Winner:

April Torres, CO