

Credit Builder Visa Accounts build more than your credit!

Building your credit has never been easier with NAPUS Federal Credit Union's Credit Builder Visa Card. Sometimes all you need is someone to give you the chance to prove yourself, and NAPUS FCU believes in providing that chance. If you are establishing new credit or trying to rebuild it after suffering some tough times, give us a call.

Here are the building blocks of the program:

- No Credit report will be pulled
- 10,000 points will be rewarded to you after one year with no late or missed payments
- Designed to build your credit

The program is simple. NAPUS FCU advances the full limit from your new Credit Builder Visa Card into your savings account and puts the funds on hold thus securing the card. Then you pay the monthly payments freeing up funds that you can use to make other purchases. You will earn points on your purchases, in addition to the 10,000 bonus points, at the end of your clean record year.

Once you build some credit, you can choose to re-apply for a regular Visa Platinum card. If you are approved, the hold on the funds in your savings account is removed and that money will be used to pay off any balance remaining on the Credit Builder Visa card with the remaining funds going to you.

We believe in helping people build their credit as well as building lasting, trusting relationships with our members. At NAPUS FCU every member is a part of the family. Call a Financial Service Representative at 800-336-0284 and start building a bright financial future.



Home Equity Lines of Credit made easy Pass "Go" to collect your \$40 gift card!

You're ready to make some home improvements or even consolidate debts – if only you had some money. Well, your home can get you in the game!

NAPUS FCU will help you become a tycoon with our awesome, everyday rates as low as SALE prices and a new amortization repayment schedule that will keep your loan payments affordable! Our Home Equity Line of Credit rates are prime MINUS 0.50%! We've also removed the floor rate, so your rate could go even lower.

Whether you live on Baltic Avenue or Park Place, NAPUS Federal Credit Union's Home Equity Line of Credit is the answer. Call us at 800-336-0284, or log onto www.napusfcu.org to apply!

NAPUS FCU has just the ticket for National Convention!

With the Grand Rapids National Convention only a few months away, now is the time to make sure you have everything you need, and NAPUS Federal Credit Union has just the ticket! We have several loan options that can help cover all your convention expenses including airfare, hotel, and even entertainment. Make the most of your time at the National Convention in Grand Rapids without straining your wallet. Contact a Financial Service Representative at 800-336-0284 today.

Be sure to come say hello at the Credit Union branch in Grand Rapids. We will be there to help with all your financial needs, and we enjoy talking with all of our members as well as meeting the new ones. It will be the perfect time to talk to us about financing options for Puerto Rico next year, too! See you there!

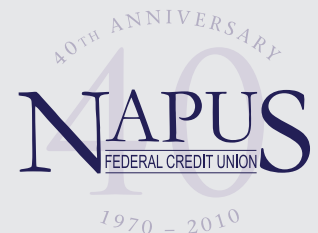
Hours

Monday-Friday
9am - 5pm

Closed on

Independence Day

July 5th, 2010



Proudly serving our
members since 1970

1.800.336.0284
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NEWSLINE

Improving your financial life is our mission

SECOND QUARTER
2010



In This Issue

Why Throw Away Your Money?	2
Coverage For Life's Little Emergencies	2
Be Part of a Winning Team	2
0% Financing – Not All It's Cracked Up To Be	3
NAPUS Savings Grow with Invest in America	3
FYI	3
Credit Builder Visa Accounts ..	4
Home Equity Lines of Credit Made Easy	4

Cash reward for the capture of a great auto loan!



*Finance or refinance your new or used auto loan with NAPUS Federal Credit Union and you will earn your reward of a **1% Cash Back Rebate!***

If you're looking for a lower car payment – we're looking for you! NAPUS FCU has terrific low rates on auto loans, and we're ready to help you buy or refinance a new or used auto.* *Time is of the essence so be sure to capture your auto loan July 19th to July 23rd, 2010!*

Collect these additional rewards with a NAPUS FCU Auto Loan:

- Rates as low as 3.25% APR*
- Terms up to 84 months
- 100% financing
- GAP and Auto Warranty available for peace of mind

Don't be fooled by the dealer's low-rate financing "deals". They rope you in, then tie you to a higher rate. You're better off financing with people you can trust, who will give you an excellent rate, and 1% cash back rebate, right here at NAPUS FCU.

To capture your auto loan, simply give us a call at 800-336-0284, or use our convenient online application form at www.napusfcu.org between July 19th and July 23rd, 2010! Be sure to check out our video about this car loan located on the home page.

* Rebate based on amount financed. The new auto loan must remain at NAPUS FCU for a minimum of 12 months or cash rebate is subject to repayment. Loans that are currently financed with NAPUS FCU are not eligible for this offer.

APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Rates and terms are subject to change without notice.

Why throw away your money?



With the Sprint Credit Union Member Discount Plan you'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Discounts are available to new and existing Sprint members. Log onto www.SprintSave4CU.com, call 877.SAVE.4.CU. (877.728.3428), or visit your local Sprint retail location.

Just tell them you're a **Credit Union Member** to get this exclusive discount. Ask them to be attached to the NACUC_ZZM Corporate ID.



Are you covered for life's little emergencies?

Get under NAPUS Federal Credit Union's Umbrella – opt in today!

NAPUS FCU knows that emergencies happen. That is why we want to remind everyone to step under the NAPUS FCU umbrella and opt in for our Visa Over the Limit Program and our Member Privilege Account Protection Program.

Are you near your Visa Limit?

NAPUS Federal Credit Union's Visa Over the Limit Program can provide you with the flexibility you need to complete your Visa purchases if you are near or at your credit limit. The program allows you to exceed your limit with the understanding that a fee will be charged if you do not bring the balance below the limit before your statement cycle ends. You are only charged once per month rather than once per transaction when you exceed your limit. Be sure to opt in today before it is too late.

Member Privilege Information

If you use NAPUS FCU's Member Privilege account protection program, some important changes will be going into effect August 15th. In order to use this service, you will need to opt in to the program so one-time debit and ATM transactions that may cause your account to be overdrawn will be covered. Opting in will be as easy as a phone call and will save you the fees and embarrassment of having a transaction returned. Look for more information coming soon.

Be sure to get under the NAPUS FCU umbrella. Contact a Financial Services Representative at 800-336-0284 for further details or with questions.

Be a part of a winning team!

I have never heard someone wish to be on the losing team so why should now be any different? Being on the winning team is as easy as having a NAPUS FCU Visa® Credit Card! Why does that make you a winner? Check out the ways:

- **LOW** rates
- **No annual fees**
- **No balance transfer or cash advance fees**
- **NAPUS FCU offers in-house promotions for our members with cards**
- **Visa runs great global promotions for all Visa holders**

Do you want to be the MVP of your winning team? Visa could make that happen. Be sure to keep an eye out for Visa's newest promotion coming soon, and you might just find yourself doing a victory dance in the end zone! Was that enough hints for you to guess what the prize is? Well, you'll just have to wait and see!



0% Financing – not all it's cracked up to be!

You see the ads all the time and 0% financing sounds great. However, how do you get that interest rate? First you have to qualify which is no small feat. Steve Rodgers, Editor-In-Chief of *Credit Union Magazine* says "Only people with spectacular credit scores and the ability to repay the loan quickly qualify for 0% financing. In fact, if you qualify, you probably don't even need the loan"¹. Fewer than 10% of applicants actually get the 0% rate, but the offer, while mostly smoke and mirrors did its job – it got you in the door.



Being aware of the small print will help you make more informed decisions, and here are some things to be aware of:

- **Rebates** – You might have to forfeit the factory rebate on your new vehicle in lieu of the 0% financing. A better option would be to get a low interest rate loan from your Credit Union and take the factory rebate or other deals like cash back.
- **Makes and Models** – 0% financing usually applies to certain makes and models which limits your choices.
- **Short terms** – Many 0% offers are restricted to short-term loans, resulting in higher monthly payments. For example, a \$20,000 loan for 60 months at 4.75% has a payment of \$376. The same amount for 24 months at 0% has a monthly payment of \$834!
- **Your credit** – If your credit score isn't top of the line you probably won't qualify for the 0% financing deal. Many of these deals require minimum credit scores greater than 730.
- **Fees and rate jumps** – If you do qualify be sure to watch for "processing" and other fees. If you are late with a payment, your 0% rate could jump considerably.

So, if you are in the market for a new car, get all the facts, check the small print, do your homework on dealer offers, and check NAPUS FCU rates, terms, and special promotional offers. You might just find the better deal doesn't start with a zero.

¹ Rodgers, Steve. "It's Tough to Beat 0%." *Credit Union Magazine*. (May 2010): 10

The savings keep growing for NAPUS Federal Credit Union Members with Invest in America!

NAPUS FCU is proud to participate in Invest in America, a unique program offering members discounts on products and services from U.S. based companies. It not only provides valuable discounts, but it also increases sales for the participating companies and on a larger scale, it helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone.

Simply visit www.LoveMyCreditUnion.org to learn how, as a member of NAPUS Federal Credit Union, you can receive money-saving discounts from: **General Motors, Sprint** (See the *Why throw away your money* article for more information on Sprint), **Allied Van Lines, FTD, CU Benefits Express, CompleteTax, Equity LifeStyle Properties, and DIRECTV.**

NAPUS FCU is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit www.LoveMyCreditUnion.org.

FYI

Are your accounts insured?

The shares at NAPUS Federal Credit Union are insured by the National Credit Union Share Insurance Fund (NCUSIF), which is backed by the full faith and credit of the United States Government. NCUA insures accounts up to at least \$250,000 with your IRAs being insured separately up to \$250,000. Adding joint holders and beneficiaries to your accounts give you additional coverage. Are all of your funds at the Credit Union insured? If you aren't sure, NCUA has a great calculator to help you find out. Simply log on to www.ncua.gov, scroll down the page a little, and click on the For Consumers box. Then click on Are my funds Insured? There are a lot of great tools there to help you understand share insurance, and the insurance estimator helps ensure you are covered. If you have additional questions please contact us at 800-336-0284.

Changes to Visa® Benefits

Beginning July 1st, 2010 the Travel Accident and Baggage Delay Insurance will no longer be offered on the Classic, Gold, and Platinum credit cards. These services will still be offered on our Signature Visa cards. Please contact the Credit Union at 800-336-0284 if you have any questions. In addition, members who are delinquent on their Visa accounts forfeit their rebate or reward points.

Important Visa Information

NAPUS FCU has taken immediate action against recent credit and debit card fraud in Europe. In order to protect you from becoming a victim of credit card fraud, we have decided to place a block on all charges in the entire European region effective April 30th, 2010. If you are planning to travel to Europe, and wish to be able to use your NAPUS FCU Visa cards, please contact us immediately at 800-336-0284. We can remove the block on your card while you are traveling.

In addition, Visa has tightened its rules for the dispute process for all regions. You will have 60 days from the date of the transaction in question to inform us of the fraudulent activity. The 60 days also applies to charges you wish to dispute. Visa will not accept any claims after 60 days, and no exceptions will be made. Please be vigilant about checking your Visa statements each month for accuracy. You can also log on to Internet Teller at any time and view your transactions.