

# THE TRIBE HAS SPOKEN!

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

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's no easier way to pay. Now each transaction of \$50 or more will earn you the chance to become the NAPUS FCU \$2000 Survivor Winner!

Here's how it works:

1. Contest runs from March 1, 2009 – July 31, 2009.
2. Charges of \$50 and over will earn you an entry into the NAPUS FCU Survivor contest.
3. One survivor finalist will be chosen from all eligible entries charged for that 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!

## Kathryn Rawlins Treece - \$100 1st Finalist of the Visa Survivor Contest



Kathryn Rawlins Treece, daughter of Postmaster Virginia Rawlins, became a member of NAPUS Federal Credit Union when her mother was Postmaster in Texas. Her family has been involved in Post Office through NAPUS for over 20 years. Recently her mother left Postmaster position in Texas to be clerk in Seattle area and is currently OIC in Tahuya, WA.

Beverly Cohrs - \$100  
2nd Finalist of the Visa Survivor Contest

Kayla Davidson - \$50 Gift Card  
1st Win With Wealth Winner

Diana Brown - Nintendo DSI  
2nd Win With Wealth Winner



## Hours

Monday-Friday  
9am - 5pm

## Closed on

Independence Day 7/3/09  
(Observed)

# NAPUS

FEDERAL CREDIT UNION

Proudly serving our  
members since 1970

**1.800.336.0284**  
[www.napusfcu.org](http://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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## Need some money this summer?

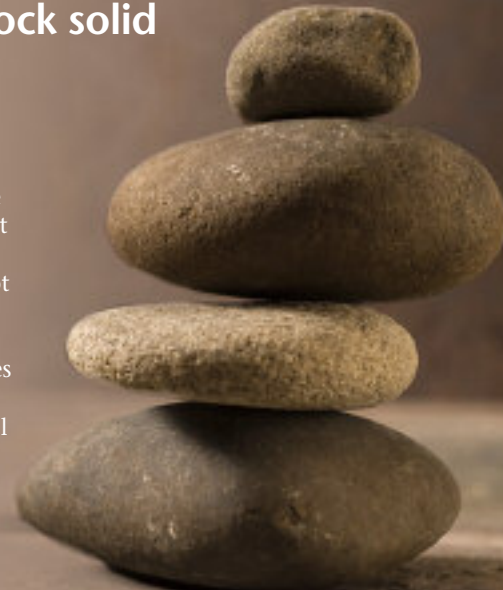
Do you have some home projects to take care of, in need of a vacation, or just want to consolidate some of your bills? NAPUS FCU has a loan to fit every member's needs. Check out these great tiered rates on our signature loans!

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

Contact a Financial Service Representative at 1-800-336-0284 to get your summer money!

## NAPUS FCU Visa Cards are rock solid and staying that way!

NAPUS FCU has a great Visa portfolio with card options for everyone. Even better, ALL of our Visa card rates are fixed, and we have no plans to change our great fixed rates. What does that mean to you? It means that you can choose from any of our card types, enjoy a low interest rate, and that rate will not fluctuate from month to month or be raised due to late payments. We even have Visa cards for students and businesses! On top of that, we do not charge fees for balance transfers or cash advances! Interested in getting one of NAPUS FCU's great Visa cards? Just fill out and mail the enclosed insert, or contact the Credit Union at 1-800-336-0284 to apply. Isn't it time you had a rock solid credit card?



## You asked for it... You Got It!!



NAPUS FCU took your requests to heart, and we are happy to announce that we are now able to offer you lower payment plans on Home Equity Lines of Credit. Contact the Financial Services Department at 1-800-336-0284 for all the details!

## Long Term Care Insurance



NAPUS FCU is proud to announce we have partnered with one of the Credit Union industry's leading associations to provide our members with Long Term Care insurance. This new insurance product is being offered by NAPUS Federal Credit Union and the Credit Union National Association (CUNA), and it is designed to help cover costs of long-term healthcare when living on your own is no longer an option.

According to a 2007, MetLife Market Survey, the average cost of an assisted living center with a semi-private room is \$68,985. Medicaid assistance only helps if you meet Federal poverty guidelines for income and assets, which leaves consumers to bear the brunt of the cost. With LTC Insurance, coverage is more affordable.

When a person can no longer perform two or more Activities of Daily Living, (e.g., dressing, eating, and bathing), LTC insurance may help improve their quality of life. To learn more about the LTC product you may call CUNA directly at 1-800-443-6003

## Member Spotlight



*Jerilyn and husband*



*Jerilyn and Family*

## Dormant Accounts and What you need to know

A dormant account is a membership that has had no activity, other than dividend earnings for a period of 365 days, and it has no other accounts or services tied to it. Members with dormant accounts will receive a letter notifying them that their account is dormant and requesting that they let the Credit Union know if they wish to reactivate or close the account in question. If we do not receive a response within the requested time frame, the account will be charged an inactivity fee of \$5.00 per month; this fee will be taken until the account has a zero balance. If, after five years, there is still a



balance remaining, the funds must be turned over to the State of Virginia. If you have any questions regarding dormant accounts or think you may have an account in trouble of being placed in dormant status, please contact the Credit Union at 1-800-336-0284.

## Phone System Update

After months of unresolved problems with our current telephone vendor, the Credit Union has taken steps to replace the existing system with one that will handle the volume of calls we are taking. We recognize that this has been a frustrating time for our members and we ask for your patience while we correct the problems. We are committed to having the new system installed by August 1, 2009. It has always been our goal to provide our members with excellent member service; the current system has not helped us reach that goal and has proved to be a tremendous disappointment. We sincerely apologize for the problems you've encountered with this system.



Dear NAPUS FCU,

I was your grand prize winner in your Dream Vacation Sweepstakes in 2004. My husband and I took our three children and their spouses on an all-inclusive vacation to Playa Del Carmen, Mexico, in May, 2005. We had the most wonderful vacation of our lives.

None of us will ever forget this "Dream Vacation" that was all made possible through entering the Sweepstakes by using my NAPUS FCU Visa card. My family joins me once again in thanking the staff for all their help while planning this once-in-a-lifetime trip.

Sincerely,  
Jerilyn Black  
Postmaster Retired  
Wadsworth, TX 77483

# 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 Assistance<sup>1</sup>**

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.)

## **Triple-Bureau Credit Reports<sup>2</sup>**

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<sup>®3</sup>**

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<sup>®</sup> 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<sup>TM4</sup>**

Help stop identity theft before it happens. The Debix Identity Protection Network<sup>TM</sup> 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<sup>SM5</sup>**

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.

## **MyIDMatters<sup>SM</sup>**

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](http://www.ftc.gov).

3 Credit Alert<sup>®</sup> 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<sup>®</sup> service may be modified or improved at any time and without prior notice. Credit Alert<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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 Patrol<sup>SM</sup> monitors major credit and debit cards that are affiliated with one of the major credit card issuers (VISA<sup>®</sup>, MasterCard<sup>®</sup>, American Express<sup>®</sup>, Discover<sup>®</sup> and Diners Club<sup>®</sup>). Card Patrol<sup>SM</sup> 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.

## 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. You have until July 30th to get your deposits in for you stickers to win!

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 in deposits for that week
4. Once your Win with Wealth savings card is full you fill in your information on the back of the card and mail it in to us
5. When we receive that 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. Prizes are different every month
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!