Northrop Grumman Federal Credit Union writes both variable and fixed rate loans for 30, 20, and 15-year terms, charges the lowest interest rates possible and fees that are hard to beat. You can be pre-qualified on the same day you apply and approved in 72 hours (during the business week). A free feature with NGFCU real estate loans is called "float down." When you are approved for your loan, you know the interest rate you will pay, but if rates decline in the weeks before your loan closes, your rate will "float down."

Members Get More, Pay Less-
NGFCU Home Loans

When you are shopping for a home loan, think about the Northrop Grumman Federal Credit Union first for your mortgage financing needs.

NGFCU wants to get you a better rate on refinancing your current home loan, lend you money to buy a new home, and might even be able to get you a rebate on the commission charged by the real estate broker when you buy or sell your home.

"At the Credit Union, you are treated as a person, not just a loan number," said Paul Jones, Manager, Real Estate Loans. "I am very proud of our loan counselors. They will go the extra mile to make the loan process convenient and successful for the member. Plus we retain the servicing on the real estate loans we write so you start with us and finish with us. We have your records if there are ever any problems and you will always know who to call about your loan."

A Special Appearance on Northrop Grumman Night at Dodger Stadium

Northrop Grumman Chairman, President and CEO Kent Kresa (right) threw the ceremonial first pitch to open the game at Dodger Stadium in Los Angeles on Saturday, April 28. Among the more than 40,000 fans on hand, about 4,000 Northrop Grumman Federal Credit Union members, family and friends cheered the Dodger Blue to victory. Here Mr. Kresa accepts congratulations from Northrop Grumman Federal Credit Union President/CEO Stan Swenson as they leave the field together.★
Auto And Property Insurance Now Available At Group Rates

Northrop Grumman Federal Credit Union members in California, Nevada, Arizona and Utah can now take advantage of special group rates for auto and property insurance.

This new member benefit is underwritten by Civil Service Employees Insurance Group (CSE), which is headquartered in San Francisco. CSE was founded in 1949 to provide public employees and other special organizations like ours the best in coverage and service at low competitive rates.

Flight Plan Financial Services, Inc. is our subsidiary organization that offers selected financial and insurance products and services. Flight Plan took several years to review potential programs for our members. Before selecting CSE, they conducted extensive rate reviews using the California Department of Insurance rating examples and measured CSE's competitiveness against major underwriters in California in those ZIP codes where the majority of our members live.

These reviews indicated that CSE's rates were the lowest or among the lowest available. Of course, not all members will save money compared to their current coverage; however, this new benefit offers all members the opportunity to make a comparison without obligation.

Coverages Available Include:

**Auto** — with comprehensive protection against a wide range of costs. Discounts may apply to multi-car, good driver or over age 55 as well as other specialized conditions. Also, a multi-policy discount applies when members choose CSE to protect both their autos and homes.

**Property** — offering complete protection for home and condominium owners, as well as renters and boat owners.

**Umbrella** — providing comprehensive liability coverage for additional protection.

Our members will deal directly with CSE employees both for sales and service. Claims service is available 24 hours a day - 7 days a week with same day assignment of claim adjuster when possible.

Members residing in California, Nevada, Arizona and Utah will be mailed additional details by July 1. In the interim, members with pending renewals of current policies or needing new coverage can call toll free to 1-888-CSE-1220 and receive quotations and effect coverage as desired. Just identify yourself as a Northrop Grumman Federal Credit Union member to receive the special discounts.

**Home loans...continued**

"Banks might charge a borrower $400 - $1000 for a rate float option, but our members get that free when they get their loan from us," Jones said.

And Credit Union members get another opportunity to save as well. When you use NGFCU's Real Estate Rebate Program for buying or selling your home or other real property, you could be eligible for a rebate of up to 15 percent from the commission collected by a Prudential California Realtor. Ask any of the real estate loan counselors for more information about this valuable service.

The bottom line is that you get both personal service and cost savings when you use Northrop Grumman FCU for real estate loans. Find more information at http://www.norgrum-fcu.org under "Products" or call a member service representative at 800-633-2848 ext. 4817 (Monday-Friday, 8:30 a.m. - 5 p.m. Pacific).

NGFCU currently provides first mortgage services in the states of California, Texas, Illinois, Florida, Virginia, Maryland, Oregon, Washington, Pennsylvania, Georgia and Alabama, and in Washington, D.C.
You lost your wallet or purse. You don’t know whether it was stolen or simply left behind in a store or restaurant. You hope that whoever finds it will return it to you, but in the meantime you must start damage control immediately to prevent your good name and record from being used in committing identity fraud.

A Credit Union member recently shared this personal experience about having his wallet stolen. "Within a week, the thieves ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN from the Department of Motor Vehicles to change my driver’s license information online, and more.”

What To Do

He learned these actions would have reduced the damage:

• Have a list of your credit cards, membership cards, ATM and check cards that includes the phone numbers to call for canceling them. Finding those phone numbers is difficult when you are under stress.

• Report the loss to the Police Department where you believe it occurred. This is important to credit providers and will be the basis for an investigation, if one is initiated in the future.

• Report the loss to the three nationwide credit reporting agencies to place a fraud alert on your name and social security number. The credit reporting agencies will send you a copy of your credit report, and any company verifying your credit will be alerted to contact you before they will approve new credit.

    • Equifax 1-800-525-6285
    • Experian (formerly TRW) 1-888-397-3742
    • Trans Union 1-800-680-7289

The Social Security Administration also has a fraud line at 1-800-269-0271.

For lost NGFCU checks, contact a member service representative at 800-633-2848 and be prepared to give the range of check numbers for the lost checks. Your account will be charged $10 for placing a stop payment on the entire range of compromised checks.

As we begin the busy summer vacation season, it’s a good idea to start out with the peace of mind knowing that access to your personal finances is protected against loss or theft. We encourage you to share this information with your family and friends.

Identity theft is one of the fastest growing crimes in the world. Thieves steal your personal information and use it to commit fraud or theft, such as opening new checking or credit card accounts in your name. You can minimize your risk of becoming a victim by controlling the amount of personal information that you release; by knowing who you are releasing the information to; and by verifying why they want or need it and what it will be used for.

If you become a victim you should report it to all of the following: the creditors of any accounts that were tampered with or opened; the fraud department of all three major credit reporting agencies; your local police or the local police of the community where the theft took place; and the Federal Trade Commission at their toll free number 1-877-438-4338.
All the bells and whistles are ringing for the general availability of the Max!, our online branch alternative from your personal computer. We have created secure, convenient and worry-free access to your Credit Union accounts from your home, office or anywhere you have Internet access. It provides you with immediate real time access to your accounts, information about account activity and many other services, like bill payer and on-line loan application.

Northrop Grumman Federal Credit Union has added to its extensive group of direct member account accessibility services, the powerful and secure super technology of a "home branch." Why do we call it a "home branch"? With product information, disclosure and news added to the convenience of on-line transactions, you have all the tools you need to perform most of the business that previously required a branch visit. You save time, gas, and money by using the services provided by Northrop Grumman FCU without moving from your desk or your den at our web site www.norgrumfcu.org. The "branch" is open for your convenience and peace of mind 24 hours a day, 7 days a week.

Check out the array of services now available on the Max!, your Internet Account Access Navigator.

**TRANSFERS** - Transfer funds from one account to another.
- Move funds between your accounts
- Move funds from your account to another account
- Request an official check drawn against funds in your account and mailed to you
- Initiate a wire transfer
- Review a log of recurring automatic transfers from your account

**BILL PAYER** - Schedule bill payments directly from your account to merchants.
- Set up payments to merchants quickly and easily
- Schedule fixed and variable payment amounts
- Obtain payment histories and export to other software
- Change and delete payee information

**ACCOUNTS** - Bring up a summary and detailed information on your accounts.
- Check account balances
- Obtain account histories and export to other software
- Obtain dividend/interest information
SERVICES - Manage a variety of account functions online.

- Open new subaccounts
- Open a certificate account
- Request an IRA distribution
- Add a joint owner to your account
- Set up overdraft protection
- Submit a loan request
- Calculate estimated loan payments
- Initiate payroll deduction
- Change your PIN (Personal Identification Number)
- Reorder Share Drafts (Checks)
- Order a stop payment on a check or a series of checks
- Report a lost ATM, check card or credit card
- Change your address of record
- Request copies of statements
- Report a dispute on your credit card

the_Max! is the fast and convenient way to manage your finances on the Internet, 24 hours a day, 7 days a week. With the_Max!, you keep your finances organized efficiently, safely and securely at home, at work, or on the road. Simply go to the Northrop Grumman Federal Credit Union web site at www.norgrumfcu.org and click on the the_Max! icon in the upper right hand corner. Identify yourself with your account number and your Call 24/the_Max! PIN as requested, and your account is at your fingertips. If you don’t have a Call 24/the_Max! PIN, simply e-mail us from our web site or call us at 1-800-633-2848. With the_Max!, taking care of your finances has never been easier, safer or more convenient.★

Historical Aviation Foundation Announces New Arrival in Hawthorne, California

The Southern California Historical Aviation Foundation (SCHAF) has proudly announced the arrival of "Sierra Sue" at their Western Museum of Flight in Hawthorne, California, where it will be on display for an undetermined period of time. A unique "pusher" aircraft with a single propeller in back of its tail, Sierra Sue was designed and built in the 1950s as a race plane by engineers at North American and Northrop in their spare time. In the late 1960s, it served as a concept demonstrator in developing a prototype attack aircraft for the U.S. Air Force, but the design was dropped when the Air Force announced its requirement for a jet, rather than a propeller aircraft.

If you haven’t been to the Western Museum of Flight, you may find it’s worth the trip. Located at the corner of 120th Street and Prairie Avenue in Hawthorne, California, the museum displays an F-86 Sabre Jet, Lockheed Y03A Quiet Star, Northrop YF-17 Cobra (prototype of the F/A-18), F-5 and YF-23, among other aircraft. Hours are 10 a.m. - 3 p.m., Tuesday - Saturday. Tuesdays and Thursdays are busy days with many volunteers working on vintage aircraft restoration.

Because Northrop Grumman Federal Credit Union has a long history of providing financial services for designers, builders and aficionados of Northrop Grumman aircraft, it recently added SCHAF to the group of organizations it serves by offering credit union services to SCHAF members.

To learn more about SCHAF, visit their web site at www.wmof.com or call (310) 332-6228★
Please send me information on the following:

- Medicare Supplement
- Long-Term Care
- IRA Rollovers

I would like to discuss my choices with FPFS. Please call me at: ________________________________

City___________________________State___________ZIP_________________________

Address___________________________________________________________________________________________

Name__________________________________________________Phone Number______________________________

Send your request to FPFS, Box 1119, Hawthorne, CA 90251

YES, I am interested in learning more about securing my own financial future.

If you decide to terminate your relationship with us, we will not share information we have collected about you, except as may be permitted or required by law.

**Fair Credit Reporting Act Disclosure**

In this notice, we are required to also advise you of our disclosure policy under the Fair Credit Reporting Act. The Fair Credit Reporting Act governs the sharing of information that may impact upon you for certain purposes such as credit, collections and insurance. We learn information about you from our experience with you and from information provided by others, such as through credit reports. The Fair Credit Reporting Act permits us and we do share information from our experience with you with others, including the Credit Union and credit reporting agencies. The Fair Credit Reporting Act permits us to share information we learn from others unless you direct us otherwise. If we elect to share information about you that we learn from others for a purpose under the Fair Credit Reporting Act, we will give you a separate notice of our intention to do so and the right to direct us not to share the information.

**Parties Who Receive Information From Us**

As affiliates, we share your nonpublic information with the Credit Union. In addition, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers such as those that provide securities, insurance, and mortgage services; and
- Non-financial companies, such as, consumer reporting agencies.

In order that we may provide members competitive products and services, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf and to other financial service providers with whom we have joint marketing agreements. We may also disclose information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct our operations, follow your instructions as you authorize or protect the security of our financial records.

**How We Protect Your Information**

We restrict access to information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

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**Flight Plan Financial Services, Inc.**

A wholly-owned subsidiary of Northrop Grumman Federal Credit Union

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YES, I am interested in learning more about securing my own financial future.

Please send me information on the following:

- Retirement Planning
- IRA Rollovers
- Long-Term Care
- Medicare Supplement
- Reducing Taxes
- Mutual Funds
- College Funding
- Dental Plans
- Living Trusts
- Life Insurance
- Savings and Investment Plan 401(k)

* Securities are offered through LINS/PRIVATE LEDGER, Member NASD/SIPC

Send your request to FPFS, Box 1119, Hawthorne, CA 90251

Name _______________________________ Phone Number ________________________________

Address ________________________________________________________________

City _________________________________________________________ State _______ ZIP __________

I would like to discuss my choices with FPFS. Please call me at: ________________________________
Problems? Inquiries?
The Supervisory Committee is charged with the responsibility of continually reviewing the operation of the Credit Union to ensure that it is operating in the best interest of its members. Any questions, suggestions or inquiries should be directed to:

Chairman, Supervisory Committee
Northrop Grumman
Federal Credit Union
P.O. Box 3382
Gardena, CA 90247-7082

Important Telephone Numbers
Credit Union ........................ (310) 808-4000
Outside 213 or 310 ................. (800) 633-2848
Eastern Region .................... (800) 634-7075
CALL 24, 24-Hour
Touch-Tone Transactions .......... (310) 327-0682
Outside 213 or 310 ................. (800) 676-3328
To report a lost or stolen
credit union MasterCard ............. (800) 453-4270
CO-OP Network ATM Locations .... (888) SITECOOP
CU Service Center Locations ........ (888) 287-9475
Internet Access .............. www.norgrumfcu.org

Credit Union Rates

SAVINGS RATES

<table>
<thead>
<tr>
<th>ACCOUNT</th>
<th>MIN. BAL</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Market</td>
<td>$2,500</td>
<td>4.28%</td>
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<tr>
<td>6-Month Term</td>
<td>$5,000</td>
<td>4.04%</td>
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<tr>
<td>1-Year Term</td>
<td>$5,000</td>
<td>4.18%</td>
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<tr>
<td>2-Year Term</td>
<td>$5,000</td>
<td>4.31%</td>
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<tr>
<td>30-Month Term</td>
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<tr>
<td>5-Year Term</td>
<td>$5,000</td>
<td>4.58%</td>
</tr>
<tr>
<td>4-Year Term</td>
<td>$5,000</td>
<td>4.91%</td>
</tr>
<tr>
<td>5-Year Term</td>
<td>$5,000</td>
<td>5.13%</td>
</tr>
</tbody>
</table>

Lower rates apply if balance falls below the minimum shown.
A -25% bonus dividend will be applied to all term accounts $40,000 & over.

The following is a sampling of most recent rates at time of publication. Please call for other rates and terms. Rates subject to change.

MasterCard | MoneyMaster

<table>
<thead>
<tr>
<th>Type</th>
<th>Variable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Variable</td>
<td>12.75% APR</td>
<td>12.25% APR</td>
</tr>
<tr>
<td>Fixed</td>
<td>15.75% APR</td>
<td>16.00% APR</td>
</tr>
</tbody>
</table>

Loan limits of $500 to $25,000, no annual fee. Total of MasterCard and MoneyMaster Line of Credit may not exceed $25,000.

Real Estate Loans

First Trust Deed Loan

Home Equity Line of Credit — 7.25% APR Variable Rate
$650 fee allowance. Up to 15 years financing. 90% of Appraised Value less balance on 1st Trust Deed. $100,000 maximum line amount. Primary residences (1-4 units). The Home Equity Line of Credit rate index is the index in effect at the time of funding and remains in effect for the term of the loan (including loan advances). Available in California, Maryland, Pennsylvania & Illinois only.

*APY - Annual Percentage Yield • APR - Annual Percentage Rate

To: Northrop Grumman Federal Credit Union
Attn: Service Group

YES, I WANT TO KNOW MORE. PLEASE SEND ME:

- B-2 Image/Gold MasterCard application
- First Trust Deed Loan application
- Home Equity Line of Credit application
- MoneyMaster Line of Credit application
- Share Draft (checking) application
- ATM application (Share Draft Account holders only)
- Direct Deposit of Social Security application
- Direct Deposit of Retirement application

Not necessary to complete if mailing label is affixed to reverse side.

Name ______________________________ Account Number ______________________________
Address __________________________________________________________________________
__________________________________________________________________________________

CALL 24 application
Term Savings Account information
Auto Loan information
Net Paycheck sign-up form
Star System/Cirrus ATM locations
PALS® (Precision Auto Locator System)
Family Membership Kit
Holiday Account application
So you want a new car or a second car—maybe one of those cute little sports cars to take out on Sunday getaways—but you think rates for auto loans might still be too high? You might have those new wheels sooner than you think. As a member of Northrop Grumman Federal Credit Union, you may be halfway toward saving one full percentage point on our already low loan rates to purchase a new or previously owned auto. Now you can borrow at a rate as low as 6.25% when you use some or all of these Credit Union services:

- Fee-free, low-rate MasterCard
- Highly liquid, low minimum-deposit Money Market Account
- Electronic transfer of funds from your paycheck to a NGFCU account or loan
- Northrop Grumman FCU’s convenient VISA ATM/Check Card
- Call 24/the Max! phone or web-based access to your NGFCU accounts
- Another NGFCU loan

Use 2 of the above products, you get 1/4% off. Use 3, you get 1/2% off. You, like most NGFCU members, might already be eligible for the 1/2% discount for using at least three of these services because they offer convenience and value. Increase the value of your membership by using 4, and you get 3/4% off. When you use 5, you are eligible for the lowest possible rate on your next auto loan with a full 1% discount.

This is an exciting way for members to save money on an auto loan. You’ll also discover how easy it is to use NGFCU services that give you peace of mind when managing your Credit Union accounts. Your Credit Union also offers the convenience of pre-approved auto loans. To learn more about the services described above and to apply for your pre-approved auto loan, simply call a Member Service Representative at 800-633-2848.

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**Save Money With Our Discounted Auto Loan Rates.**

Take Advantage Of This Valuable And Convenient Service