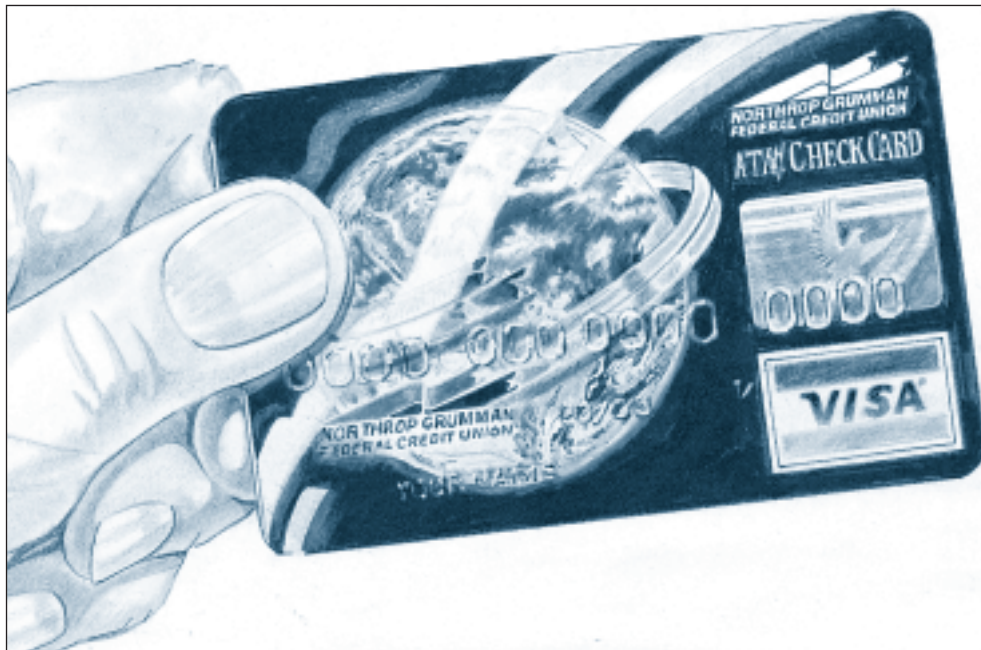




A Publication for Members of Northrop Grumman Federal Credit Union



Convenient Alternative To Checks A Little Plastic Makes It Easier

Using your Northrop Grumman Federal Credit Union Visa ATM/Check Card makes shopping a lot easier.

Just leave the checkbook at home. Avoid the hassle of writing checks while you're waiting in lines to make purchases. Use it as a debit card by entering your PIN...or it can also imitate a credit card. In that case, you just need to sign the merchant copy of the receipt. Either way, there are no fees. Just shopping convenience.

The charges you make will be debited directly from your Share Draft (Checking) Account. Then you also have the peace of mind knowing that you won't be building up huge credit card balances that can cost a lot of money in interest.

When you get home, use the copies of your receipts to update your checkbook balance. Or to really get the most out of Credit Union convenience, you can monitor the debits as they post to your account in *the_Max!* at www.norgrumfcu.org. All for free!

Can this get better? It sure can...because your Visa ATM/Check card also allows you to access cash at almost any ATM-worldwide. You never have to worry about being without ready cash.

It's the little card that can...make your life a lot easier!

Get in the habit of using your Visa ATM/Check card. Or if you need to apply for one, visit a branch or call 800-633-2848 (Monday-Friday, 7 a.m.-6 p.m.) ★

'Tis The Season To Be Jolly

It's fun to shop. It's fun to find just the right gift for everyone on your holiday shopping list. The thing that makes it most fun is having the money you need to enjoy giving without worrying about how it's going to cost you over the next year.

Hundreds of members have been wisely using the Northrop Grumman Federal Credit Union Holiday Club Account to help them with their saving discipline. That's what it takes to replace the bad habit of creating debt by spending money you don't have with a new annual cycle of saving, earning dividends on your savings and spending money you have earmarked for just one purpose - bringing joy to the lives of those you love.



For a more lighthearted holiday shopping season in 2003, open a Holiday Club Account today. It only takes a minimum \$25 deposit to start. (Although we recommend starting with \$100 to enjoy immediate dividend accrual.) You will be required to set up weekly automatic funds transfer into your Holiday Club Account. For all the details, visit a branch or call 800-633-2848 (Monday-Friday, 7 a.m.-6 p.m.) ★

Under The Covers On Checking

Who doesn't claim to have free checking these days? But on looking closer, most of the time free checking really isn't so free. Charges are frequently covered up by clever minimum balance requirements or restrictions on your account that can cost you money over time. Falling beneath these minimum requirements or outside the restrictions can cost you a lot more money.

That's why Northrop Grumman Federal Credit Union really offers free checking. We're not disguising fees in some mysterious contract that only a lawyer can understand. Instead we make it simple. Free checking - no minimum balances, no per check fees, and no transfer fees for overdraft protection when it's set up. It's just free.

Then why charge for check printing?

Freedom of choice! Members can freely choose to spend as much or as little as they want to on their checks. From a variety of check and cover styles, members can spend as little as



\$11.99 for 150 simple checks with a vinyl cover or more than \$50.00 for fancy or specialty checks with clever sayings, imprints and monograms.

Free checking that encourages freedom of choice. Open a free checking account with Northrop Grumman Federal Credit Union today. Call 800-633-2848. ★

Retired Now? - Free Checks In Your Future

Members 65 years and older who are retired and have their Social Security or pension checks automatically deposited to their Northrop Grumman Federal Credit Union account deserve a little something - a little perk.

First, you've already chosen the convenience of having your money deposited instantly into your Credit Union account so you never have to worry about mailing it or driving it to a branch office...or losing it.

**Get A Box Of
150 Checks
... Free!**

Second, you get a free box of 150 personal checks once a year.

A little thank you to our retirees for making Northrop Grumman Federal Credit Union their first choice.

If you are at least sixty-five and want to see how you can qualify for free checks, simply contact Member Services at 800-633-2848 (Monday - Friday, 7 a.m. - 6 p.m.) ★

Auto, Home and Renters Insurance



Member benefits now include savings on auto and home insurance! Northrop Grumman FCU has teamed up with Liberty Mutual to offer their members Group Savings Plus®. This unique program allows you to purchase high-quality auto, home and renters insurance at low group rates through the convenience of automatic checking account deductions or direct home billing.

See for yourself how much money you could save with Liberty Mutual com-

pared to your current insurance provider. For a free, no-obligation quote, call 1-800-524-9400 or log on at: www.libertymutual.com/lm/ffcu. ★

**Group discounts, other discounts, and credits are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.*



Important Telephone Numbers

Credit Union.....310.808.4000
 Outside 213 or 310.....800.633.2848
 Eastern Region800.624.7075
 CALL 24 TouchTone Transactions
310.327.0682
 Outside 213 or 310800.676.3328
 To report a lost or stolen:
 MasterCard800.453.4270
 Visa ATM Check Card....800.554.8969
 To Find:
 COOP ATMs888.SITE-COOP
 CU Service Centers.....888.287.9475

Problems? Inquiries?

The Supervisory Committee has the responsibility to continually review 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
 Box Number 3382
 Gardena, CA 90247-7082

Visit us at:

www.norgrumfcu.org



Each member account federally insured to \$100,000 by the National Credit Union Administration, a U.S. Government Agency

Personal Service With The Gensler Group

Investing With Your Best Interests In Mind



It's been 30 months now since the fire went out on Wall Street, and investors are getting sick of the cold. The current bear market, now the longest since the Great Depression, has been fueled by a variety of factors – from uncertain profits and a weakening dollar to the rising tide of corporate misconduct.

Independence: Unbiased Advice, Unlimited Options

The importance of having independent financial advice became painfully clear for many investors earlier this year when a Merrill Lynch analyst was accused of pumping up stock ratings in order to secure investment banking business. As an independent adviser, there are no conflicts of interest. Consequently, our Representatives are free to provide customized financial advice and solutions to help ensure your portfolio is designed with only your best interests in mind.

Access to Information and Expertise

A myriad of variables may influence a company's financial outlook, and sorting through them can be exhausting and fruitless without the advantage of a trained eye. Backed by a team of research professionals, as independent adviser, we not only have valuable financial experience but we are also able to access up-to-the-minute information and trends that may affect a company's performance.

Like many other things in life, there is no substitute for expertise and integrity when it comes to your money and your trust. In today's uncertain marketplace, the advice of an independent financial professional is becoming increasingly indispensable. Please contact us to schedule a time with our independent advisors for your complimentary, no obligation Morningstar portfolio analysis. **The Gensler Group 800-200-1121. ★**

To: Northrop Grumman Federal Credit Union Attn: Service Group

YES. I want to know more about these products/services:

- | | | |
|---|--|---|
| <input type="checkbox"/> B-2 Image/Gold MasterCard | <input type="checkbox"/> Visa ATM/Check Card | <input type="checkbox"/> Holiday Savings Account |
| <input type="checkbox"/> Mortgage/First Trust Deed Loan | <input type="checkbox"/> Direct Deposit of Social Security Payment | <input type="checkbox"/> Auto Loan |
| <input type="checkbox"/> Home Equity Line of Credit | <input type="checkbox"/> Direct Deposit of Retirement Disbursement | <input type="checkbox"/> Net Paycheck Deposit |
| <input type="checkbox"/> MoneyMaster Line of Credit | <input type="checkbox"/> CALL 24 Touchtone Transactions | <input type="checkbox"/> PALS (Precision Auto Locator System) |
| <input type="checkbox"/> Share Draft (checking) | <input type="checkbox"/> Term Savings Account | <input type="checkbox"/> Family Membership Kit |

To: Flight Plan Financial Services, Inc., a wholly-owned subsidiary of Northrop Grumman Federal Credit Union

YES. I am interested in learning more about securing my own financial future. Please send me information on the following:

- | | | | |
|---|--|--|---|
| <input type="checkbox"/> Life Insurance | <input type="checkbox"/> Retirement Planning* | <input type="checkbox"/> Mutual Funds* | <input type="checkbox"/> IRA Rollovers* |
| <input type="checkbox"/> Property/Auto Insurance | <input type="checkbox"/> College Funding* | <input type="checkbox"/> Reducing Taxes* | <input type="checkbox"/> 401(k) Plan* |
| <input type="checkbox"/> Dental Plan | * Securities are offered through LINSICO/PRIVATE LEDGER, Member NASD/SIPC | | |
| <input type="checkbox"/> Long Term Care Insurance | Not NCUA insured; no Credit Union guarantee; may involve loss of principal | | |
| <input type="checkbox"/> Medicare Supplement | | | |

Your Name _____
 Address _____

Please send this section to:
 Box 47009, Gardena, CA 90247-9984



Box Number 47009
Gardena, CA 90247-9984

PRSR STD
U.S. POSTAGE
PAID
SUN VALLEY, CA
PERMIT NO. 8

Open a Holiday Club Account Today!



Think Of All The Fun You'll Have
Next Year!
**Stop in a branch or call
800-633-2848 to open a new account.**

2002 Holiday Office Schedule

During the holidays, our branches will have abbreviated hours or will be closed depending on their location. Members are encouraged to conduct business via our many remote services including Call 24, *the_Max!*, any convenient ATM or CU Service Center (888-CU-SWIRL). Thanks for all your support during the past year and best wishes for a happy holiday season and a prosperous New Year!

Location	Monday December 23	Tuesday December 24	Thursday December 26	Friday December 27	Monday December 30	Tuesday December 31
Pacific Pointe, CA	10 - 6	9 - 12:30	10 - 6	10 - 6	10 - 6	9 - 12:30
Lancaster, CA	10 - 6	9 - 12:30	10 - 6	10 - 6	10 - 6	9 - 12:30
El Segundo, CA	9:30 - 4	Closed	Closed	Closed	Closed	9 - 12:30
Plant I, CA	Closed	Closed	Closed	Closed	Closed	Closed
Plant 3, CA	10 - 4*	9 - 12:30	Closed	Closed	Closed	9 - 12:30
MTA Bldg, CA	9 - 3:30	9 - 12:30	9 - 3:30	9 - 3:30	9 - 3:30	9 - 12:30
Azusa, CA	Closed	Closed	Closed	Closed	Closed	Closed
Rancho Bernardo, CA	10 - 2	Closed	Closed	Closed	Closed	Closed
Lake Charles, LA	8:30 - 12:30	Closed	Closed	Closed	Closed	9 - 12:30
Rolling Meadows, IL	Closed	Closed	Closed	Closed	Closed	Closed
St. Augustine, FL	Closed	Closed	8 - 12	Closed	Closed	8 - 12
Airport Park, MD	8 - 3:30	9 - 12:30	8 - 3:30	8 - 3:30	8 - 3:30	9 - 12:30
Hunt Valley, MD	9:30 - 5	9 - 12:30	9:30 - 5	9:30 - 5	9:30 - 5	9 - 12:30
Westquest, MD	Closed	Closed	Closed	Closed	Closed	Closed
Central, MD	Closed	Closed	Closed	Closed	Closed	Closed
McLean, VA	Closed	Closed	Closed	Closed	Closed	Closed

All branches will be closed Thanksgiving Day, the day after Thanksgiving Day, Christmas Day and New Years Day.

*Closed 12:30 - 1:30