

# the Contact

February 2006



A Publication for Members of Northrop Grumman Federal Credit Union

## SAVE TODAY for a Bright Tomorrow



As pension plans and generous retirement plans decrease, this puts additional pressure on you to save wisely and to plan for the long-term. At Northrop Grumman FCU, we can help you look forward to the future. We have three different IRA programs to choose from:

- 1. TRADITIONAL IRA** - Contributions may be tax deductible (consult your tax advisor) and your earnings grow tax-free. The contribution cap increased to \$4,000 in 2005. Taxpayers over the age of 50 can contribute an additional \$500 for 2005, and \$1,000 for 2006.
- 2. ROTH IRA** - Though contributions are not tax deductible, your earnings are tax-free. After 5 years, tax-free withdrawals of principal and earnings are allowed (age and other restrictions apply).
- 3. COVERDELL EDUCATION SAVINGS ACCOUNTS** - Contributions of \$2,000 per child per year now allowed. Tax and penalty-free withdrawals are allowed for primary, secondary and higher education expenses including books, computer equipment and tuition.

Our safe, secure IRA investment options include CD's with rates currently as high as:

**4.4586%** APY\*  
1-YEAR CD

**5.6934%** APY\*  
3-YEAR JUMBO CD

Check our web site for our great rates, or call or stop by the Credit Union for details on our safe, insured investment options. Our Member Service Representatives are ready to help set up the accounts you need.

\*APY = Annual Percentage Yield. Rates subject to change.  
Rates as of January 16, 2006.



## Drive Now Pay Later!

What's that? You didn't receive that four-wheeled present you were hoping for? That's ok. You can take advantage of New Year dealer discounts today, and don't make a payment for 90 days!

With Auto Loans rates as low as 4.00% APR\*, why wait? Northrop Grumman FCU can put you in the driver's seat with affordable payments, and no application fee. You may not even need a down payment!

This limited time offer expires on February 28, 2006. Simply call us (800) 633-2848 for approval, then visit the dealership as a cash buyer.

\* Loans subject to credit approval. Rates and terms subject to change without notice.



# Get Ready to **RUMBLE!**



Join us as the LA Avengers take on the Utah Blaze on February 25<sup>th</sup>! We'll get the fun started with discount tickets – for members only, \$21 tickets are only \$11. Come early and enjoy:

- **An on-field Avenger experience, starting at 3:30 pm**
- **An exciting raffle, food and an A-Team visit and player/coach chalk talk at 4:30 pm at City View Terrace**

Game time is 7 pm, so mark your calendars today and use the form below to order your tickets. We'll see you at the game!

## ORDER YOUR AVENGERS TICKETS TODAY!

**Our special price of \$11 is available for a limited time.**

Please reserve \_\_\_\_\_ ticket(s) to the February 25<sup>th</sup> game.

**My preferred method of payment is:**

- Regular Share Account
- Share Draft Account
- Check enclosed in the amount of \$ \_\_\_\_\_

NAME (PLEASE PRINT)

ACCOUNT NUMBER

DAYTIME PHONE

SIGNATURE

**Mail to:**  
NGFCU Avenger Tickets  
Box 47009 • Gardena, CA 90247

# BATTER UP! San Diego Padres Military Opening Night



We are excited that Northrop Grumman Corporation is the official sponsor of the 2006 Padres Military Opening Night on Saturday, April 22. NGFCU members can purchase tickets in March for the match-up between the San Diego Padres and the New York Mets.

With special promotions and activities, Military Opening Night gives fans a chance to show their support for our brave men and women of the armed forces, while also enjoying a great night of baseball. For ticket information, contact Jim Barnfather at **310-808-4897**.

## Surcharge-Free ATMs

Now Available In  
7-Eleven Stores



Where can you find a Slurpee, a Big Gulp, and a fee free ATM? At your neighborhood 7-Eleven!



The CO-OP Network recently added surcharge-free ATM access at 5,300 7-Eleven locations across the country. So now it's easier than ever before to access your accounts while you're out running other errands.

Our partnership with the CO-OP Network, the country's largest credit union network of surcharge-free ATMs, is one more great reason for belonging to Northrop Grumman FCU! To find a surcharge-free ATM near you, visit our web site and click on "Locations" and then on "ATMs" or go to [www.co-opnetwork.org](http://www.co-opnetwork.org).



**NCUA** Your savings federally insured to \$100,000 by the National Credit Union Administration, a U.S. Government Agency.

Federally Insured By NCUA



## AUTOMATED SERVICES:

### Make Your Time Your Own

When you use our convenient automated services, you don't have to watch the clock. Use these great services, and manage your accounts on your own timetable:

- **Our website**
- **Free Internet Home Banking and Free Bill Paying**
- **Expanded CO-OP ATM access with more than 5,000 surcharge-free ATMs now at 7-Eleven stores**
- **Direct Deposit/Payroll Deduction**
- **24 hour Loan-by-Phone**

For more information contact the credit union at **800-633-2848** or log on to **www.norgrumfcu.org**.



### It's Our 60<sup>th</sup> Anniversary!

We are proud and excited to be celebrating 60 years of service. We appreciate the loyalty of our members, who are the reason we exist, and we look forward to many more years of meeting your financial needs.

#### Important Telephone Numbers

Credit Union .....	310.808.4000
Outside 213 or 310 .....	800.633.2848
Eastern Region .....	800.634.7075
Call 24.....	310.327.0682
Outside 213 or 310 .....	800.676.3328
Report a lost or stolen:	
MasterCard .....	877.875.8078
Visa ATM/Check Card .....	800.554.8969
Find a:	
COOP ATM .....	www.co-opnetwork.org
CU Service Center .....	888.CU.SWIRL

Name \_\_\_\_\_ Account Number \_\_\_\_\_

**To: Northrop Grumman Federal Credit Union    Attn: Call Center**

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

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Share Draft (checking) | <input type="checkbox"/> Touchtone Phone Acct Mgmt  | <input type="checkbox"/> Home Equity Line of Credit        |
| <input type="checkbox"/> Term Savings Account   | <input type="checkbox"/> Visa ATM/Check Card        | <input type="checkbox"/> Auto Locating Services            |
| <input type="checkbox"/> Holiday Club Account   | <input type="checkbox"/> MoneyMaster Line of Credit | <input type="checkbox"/> Direct Deposit of Social Security |
| <input type="checkbox"/> IRA Accounts           | <input type="checkbox"/> Auto Loan Pre-Approval     | <input type="checkbox"/> Direct Deposit of Retirement      |
| <input type="checkbox"/> Internet Acct Mgmt     | <input type="checkbox"/> First Mortgage Loan        | <input type="checkbox"/> Membership                        |

**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"/> Retirement Planning* | <input type="checkbox"/> Life Insurance                 |
| <input type="checkbox"/> 401(k) Plan*         | <input type="checkbox"/> Property/Auto Insurance        |
| <input type="checkbox"/> Mutual Funds*        | <input type="checkbox"/> Long Term Care Insurance       |
| <input type="checkbox"/> IRA Rollovers*       | <input type="checkbox"/> Medicare Supplement            |
| <input type="checkbox"/> Reducing Taxes*      | <input type="checkbox"/> Retiree Dental/Vision Coverage |
| <input type="checkbox"/> College Funding*     |   |

**Send this section to:  
Northrop Grumman FCU  
Box Number 47009  
Gardena, CA 90247-6809**

\* Securities offered through Linsco/Private Ledger Member NASD/SIPC - Stocks, bonds, mutual funds, annuities and other investments available through Linsco/Private Ledger are not deposits in Northrop Grumman FCU, are not insured by the NCUSIF, nor are they obligations of, or guaranteed by Northrop Grumman FCU. Such investments may fluctuate in value and are subject to investment risks, including loss of some or all of the principal.

**Don't  
Hesitate.**



**Consolidate.**

If you've got bills piling up, you may be paying more than you realize in finance charges. Our Consolidation Loan is designed to put you back in control of your budget with these time and money saving features:

- **An introductory rate of only:**  
**7.90%<sub>APR\*</sub>**
- **Generous loan amounts up to:**  
**\$25,000**
- **One easy monthly payment**
- **Terms up to 5 years**

You can take care of high-risk credit card balances, transfer loans from other lenders, and pay off holiday expenses. Whatever your needs, Northrop Grumman FCU is here to help. Call or stop in today for details, or visit us online at [www.norgrumfcu.org](http://www.norgrumfcu.org).

\*Loan subject to credit approval. Introductory rate applies for first 12 months, then adjusts to standard unsecured variable rate for credit tier. Rates and terms subject to change without notice. Consolidation excludes existing NGFCU loans. Promotional rate offer expires February 28, 2006.



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