



Lifestyle...
FULFILLING THE DREAM



CONTACT

A Publication for Members of Northrop Grumman Federal Credit Union

FEBRUARY 2013

Introducing the SmartTransferSM Credit Card Payoff

4.99%
APR*



The smarter way to pay off other credit cards

Most places provide teaser rates that are available only for a short time. NGFCU® provides SmartTransfer, the only program that fixes your rate on transferred balances to a low 4.99% APR* until they are paid off. With SmartTransfer, there are no transfer fees and no gimmicks, just real savings.



Don't miss out on this limited time offer. Transfer balances from your high-rate credit cards to NGFCU by calling 800.633.2848, or apply online today at www.ngfcu.us.

Lifestyle...
FULFILLING THE DREAM

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice. For details and conditions, please visit www.ngfcu.us.



Highway Hero Auto loans

rates
low
as

1.69%
APR*

**Our lowest
rate ever!**

Take the expressway to savings with our lowest rates. NGFCU's historic low rates makes now the best time ever to buy or refinance a car, truck or van. It's an automatic transition to big savings. You could save even more when you buy your vehicle at fleet prices thanks to NGFCU's car buying services. It's the fast, easy and smart way to go.

Get Moving with Fast Lane Financing

Jump into the driver's seat and feel like a highway hero with an NGFCU auto loan. You'll save money and time. Apply online or call us today at 800.633.2848. Punch it!

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Order Your **FREE** Annual Credit Report

It's a new year, so why not start it off on the right financial foot? See what your creditors are saying about you by ordering a copy of your credit report. Under federal law, you are entitled to a free copy of your credit report from each of the three credit reporting agencies every 12 months. Request yours today by calling 877.322.8228 or by visiting www.annualcreditreport.com.

Expecting a Tax Refund? **REQUEST DIRECT DEPOSIT!**

Why wait for your tax refund to arrive in the mail when you can have it electronically deposited right into your NGFCU account in as little as 10 days? Simply complete the direct deposit line on your tax form using the full nine character account number as it appears on the bottom of your NGFCU checks, or call 800-633-2848 for your electronic account number, and our routing number: **322276088**.



Mandatory Electronic Payments for Federal Benefit Payments Starts **March 1, 2013**

The U.S. Department of Treasury is phasing out paper check payments and requiring federal benefit recipients to receive their money electronically. If you currently receive Social Security, VA or other federal benefits by check, you will need to start receiving your money via the Direct Express® Debit MasterCard® card (a prepaid debit card for federal benefits) or via direct deposit.

Why choose direct deposit?

With direct deposit, your benefits will be automatically deposited into your NGFCU account, on time, every time. It's safe, secure and completely convenient. Even making the switch to direct deposit is simple. Just stop by your local credit union branch with your most recent benefit check, and we'll help you make the switch today.

Credit Score



Strengthen Your Credit

If your credit score is affecting your ability to borrow money, it may be time to take the steps necessary to improve your credit. While there are no quick fixes for bad credit, it is possible to boost your credit. All it takes is a bit of time, patience and know-how.

Getting started:

- If you don't already have a credit card, get one (and don't fall for the myth that you need to carry a balance to positively affect your credit score)
- Keep balances low on credit cards and other revolving credit accounts
- Pay your bills on time
- Apply for and open new credit accounts only as needed
- Pay off debt, but don't close unused cards
- Review your credit report at least every 12 months in order to ensure accuracy

Already have a good credit history? These simple steps can help you maintain and continue to improve your credit standing.

New IRA Limits for 2013

For individuals making contributions to a traditional IRA, Roth IRA or some combination of both, the IRA contribution limit for 2013 has been raised from \$5,000 to \$5,500. Taxpayers over the age of 50 may still contribute an additional \$1,000.

2012 IRA Contribution Deadline

Please note you have until April 15, 2013, to make contributions to your 2012 IRA.



Tips for Teaching Tots Financial Responsibility

Have you found your children think money grows on trees – or at least in ATMs? Though they're still young, helping them understand the concept of money at this young age can have a direct effect on their financial wellbeing as an adult.

Teach them how money works. Money doesn't just magically appear out of an ATM for free—we have to work for our money.

Introduce allowance. A small allowance can be an effective teaching tool in helping your child prepare for the day when the numbers get bigger.

Encourage saving. Make it clear to your children that they are expected to save a portion of their allowance.

Explain spending. Nickels and dimes won't get you too far at the toy store anymore. Explain the need to save for small goals like candy as well as larger goals like a new book.

Teaching your child about money takes time, which means the younger the better. So why not start now? When they hit the teenage years and are not quite so apt to heed your wise advice, you'll be glad you began teaching them at such a young age.

PROBLEMS? INQUIRIES?

The Supervisory Committee has the responsibility to continually review the functions 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

Daylight Saving Time REMINDER

Daylight Saving Time begins

Sunday, March 10
at 2:00 a.m.

Remember to set your clocks
ahead one hour before you go
to bed Saturday night.



NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

Federally insured by NCUA.

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LENDER**

Name _____ Account Number _____

To: Northrop Grumman Federal Credit Union Attn: Call Center

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

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

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



Send this section to:

Northrop Grumman FCU
Box Number 47009
Gardena, CA 90247-6809

* Securities offered through LPL Financial member FINRA/SIPC - Stocks, bonds, mutual funds, annuities and other investments available through LPL Financial 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.

Before the Spring & Summer Rush, Get the BEST RATE!

We've lowered our rates on motorcycles, RVs, and boats.

Motorcycles as low as **3.50% APR***

RVs as low as **3.50% APR***

Boats as low as **4.00% APR***



Spring in to a low rate, flexible financing and friendly, personal service from Northrop Grumman FCU! Apply today using our convenient online application located on our website at www.ngfcu.us or give us a call or stop by the office for more information.

*APR = Annual Percentage Rate. All loans subject to credit approval. Rates subject to change without notice.



**NORTHROP GRUMMAN
FEDERAL CREDIT UNION**

Main Office - Pacific Pointe

879 West 190th Street
Gardena, California 90248

Mailing Address:

Box Number 47009
Gardena, California 90247-6809

Call Center Hours

Monday through Friday
5:00 am - 6:00 pm Pacific
800.633.2848

Scan the code below with a QR reader to access our website on your smartphone!



Visit us on the internet at www.ngfcu.us

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balances are repaid.



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Resolve to Make the Most of Your MEMBERSHIP!

As we enter a new year, many of us resolve to find ways to save money, save time and make life more simple. As a member of Northrop Grumman FCU, it's easier than ever to check these new year's resolutions off your list. After all, we offer our members a wide variety of products and services that simply make life easier, including:

Low-rate loans | Free checking

Free online banking and bill pay | Free eStatements

No annual fee credit card | And so much more!

Isn't it time to tackle the new year with ease? Stop by the Credit Union to start taking advantage of these great credit union benefits today.

Protect Yourself from Cyber Scams

More and more criminals are exploiting the speed, convenience and anonymity offered by modern technologies in order to commit a diverse range of criminal activities. These cybercrimes make up the fastest growing areas of crime and include attacks against computer data and systems, identity theft, various email scams, and more.

While there are many different forms of cybercrime, one of the most effective ways to protect yourself is to protect your computer. Here's how:

- Keep your firewall turned on
- Install or update antivirus software
- Install or update antispyware software
- Keep your operating system updated
- Avoid opening email attachments from senders you don't know
- Turn off your computer when not in use