

# the Contact

May 2007



A Publication for Members of Northrop Grumman Federal Credit Union

## Our New Low Fixed Rate HELOC!

A Home Equity Line of Credit that is both flexible and fixed.

If you'd like to have easy access to cash, without worrying about rising rates, our HELOC is the perfect solution. You can lock in part of your loan, and keep the rest flexible!

### Here's how it works:

- Simply set up your HELOC, up to \$200,000 based on your equity
- Enjoy a generous \$650 allowance to cover application fees and closing costs
- Choose up to three (3) separate fixed-rate\* disbursements of \$10,000 or more
- Set a fixed rate on up to 60% of your approved HELOC limit

Use your HELOC to pay for spring home improvement projects, debt consolidation, a summer vacation, or whatever you need. With our unique rate-lock system for peace of mind and a possible tax deduction for your interest payments (consult your tax advisor), there's no better way to handle any major expense.

Give us a call, stop by the Credit Union, or visit [www.norgrumfcu.org](http://www.norgrumfcu.org) to apply.

\*Rate determined on the 5th of each month. Rate quoted is as of 4/5/07 and is subject to change. Rate is indexed on the 10-year CMT on the last Monday of the month plus 125 basis points rounded to the nearest quarter. All loans are subject to credit approval.



We've  
**SOUPED-UP**  
Our Term  
Accounts

with **SOUPED-UP**

Rates as high as **5.69%** APY\*



Want to see your savings really take off? Open a term account here at NGFCU!

Our rates are currently as high as **5.69% APY\***

- \$2,500 minimum deposit to open
- \$40,000 minimum deposit for bonus term account rates
- Various terms available from 6 months to 5 years
- No investment risk

Visit [www.norgrumfcu.org](http://www.norgrumfcu.org) to see a complete listing of our rates and terms.

\* APY = Annual Percentage Yield. Quoted rate effective March 27, 2007. Rates subject to change weekly.

*Holiday Closings*

**MEMORIAL DAY**  
Monday, May 28

**INDEPENDENCE DAY**  
Wednesday, July 4

# BALANCE<sup>SM</sup>



FINANCIAL FITNESS PROGRAM

Whether you're interested in developing a workable spending and savings plan, getting out of debt, understanding and improving your credit report, buying a home, or planning for your financial future, **NGFCU** wants to help. That's why we have provided our members

access to free and confidential financial counseling and education through **BALANCE**.

**BALANCE** is a financial education and counseling service committed to helping members nationwide take control of their money and reach their goals. **BALANCE** provides information about how you can master your finances. In addition, you can access articles on a wide variety of credit and financial topics, and a full suite of other on-line tools and resources.

For more information, visit [www.norgrumfcu.org](http://www.norgrumfcu.org) and click on the **BALANCE** logo.

## Buying A Car? Do This First

If you're thinking of buying a vehicle, come visit your favorite Credit Union before you visit your favorite dealership. We can pre-approve your auto loan, find you the best possible rate and terms, and even calculate your payments for you.

When you visit the dealership as a cash buyer, you can concentrate on getting a good price for your new vehicle. You'll have less paperwork to deal with, so your purchase is quick and easy.

Remember, we can also refinance your auto loans from other financial institutions. We may be able to lower your monthly payments and help you save on finance charges. Call, stop by or visit [www.norgrumfcu.org](http://www.norgrumfcu.org) for more information on pre-approval or refinancing.

## Advanced Authentication: A Stronger Home Banking System

The security of your accounts is always a top priority here at Northrop Grumman FCU. We are pleased to announce some upgrades to **the\_Max!**eBranch, which will help protect your transactions and your account information.

### What is Advanced Authentication?

Simply put, it is an additional layer of security for your online banking transactions. The new procedures will let you know that you are at our actual Home Banking site, and will let us know that the correct user is logging on.

### What will be changing?

When you enroll, you will select a secret image and caption. Each time you sign on, the image/caption combination will appear to let you know you are at the correct site. The system will also identify your primary computer, and will ask for additional verification if a different computer is used.

If you haven't tried **the\_Max!**eBranch, this is the perfect time to sign up. You can rest assured that your information is safe and sound, and you will enjoy convenient access on your own timetable. Just remember to never enter personal information, such as your password, without first seeing your personal security image.

Visit [www.norgrumfcu.org](http://www.norgrumfcu.org) to view our Quick Reference Sheet and Frequently Asked Questions, or call 1-800-633-2848 if you need additional information.



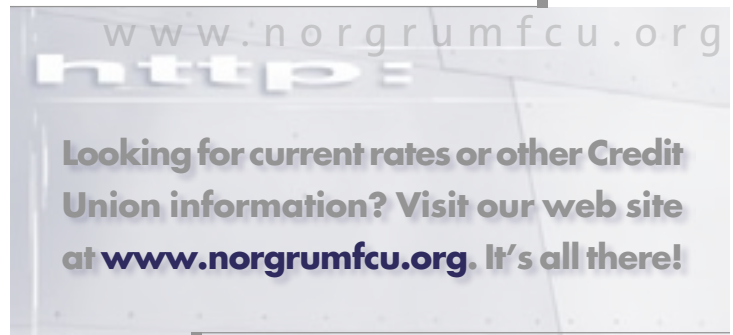
\*Rate subject to change. Rate shown is our lowest variable rate as of April 5, 2007.  
Sample payment at 4.75% variable rate - 72 monthly payments of \$15.99 per \$1,000.00 borrowed.

# NGFCU Education Resource Center

As a parent, you understand the significance of your child's college education. No other investment you make will have such an enormous impact on your young adult's future.

The Credit Union's Education Resource Center (ERC) offers information, strategies and tools to put your family's education goals within reach. The ERC's College PayWay® helps you devise an education financing plan based on your particular family situation. Learn how families like yours used College PayWay® to prepare for the challenge of financing a college education.

To put your child's college education goals into action, visit [www.norgrumfcu.org](http://www.norgrumfcu.org) and click on the link to College PayWay.



## 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.



# Services For Students

If there are high school students in your family, you can encourage them to establish some solid financial habits with the help of **NGFCU**. We have accounts designed to meet their needs today and build their savings for tomorrow, and we'll be happy to provide more information on managing a checking account, saving for college, buying a car and other important topics.

**Stop by today for details.**



**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  
7:00 am - 6:00 pm Pacific

Visit us on the internet at:  
**[www.norgrumfcu.org](http://www.norgrumfcu.org)**

## 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



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