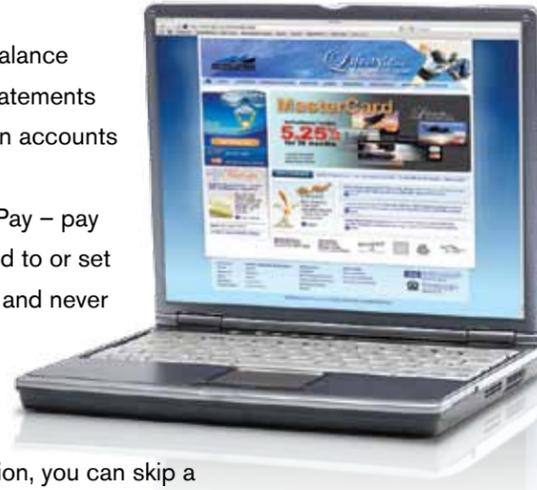


Skip The Trip

Save Time & Visit Us Online

You don't operate on credit union hours, and we don't expect you to. That's why nearly every service we offer is available to you around the clock through *the_Max!* eBranch.

- Monitor your account balance
- Review your monthly statements
- Transfer money between accounts
- View cleared checks
- Sign up for Online Bill Pay – pay your bills when you need to or set up recurring payments, and never miss a payment again!



So whether you're at home, at work, or on vacation, you can skip a trip to the Credit Union and visit us online at www.ngfcu.us instead.



Holiday Closings

Memorial Day
Monday, May 30

Independence Day
Monday, July 4



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

Visit us on the internet at:
www.ngfcu.us

PROBLEMS? INQUIRIES?

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



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Fee-Free Balance Transfers
NGFCU MasterCard

Gardena, CA 90247-6809
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A Publication for Members of Northrop Grumman Federal Credit Union

MAY 2011



We'll help you get around with a low-rate Auto Loan

Rates as low as **1.99% APR***

NEW | USED | REFINANCED FROM ANOTHER FINANCIAL INSTITUTION

Selecting the right auto loan is as important as finding just what you want in your new vehicle. So come take a look at our auto loans and choose the term that fits your needs today.

Visit www.ngfcu.us to view our rates or apply, or to get more information about our loans. We also offer boat, RV and hybrid loans to fit your needs. Come by Northrop Grumman FCU. We look forward to working with you!



*Quoted rate is the lowest available rate. Your rate will be based on your credit history and term may be higher. Rates and terms subject to change without notice. Payment sample: \$14.75 per \$1,000 financed at 1.99% APR for 72 months.

Want more for your money? Choose an NGFCU MasterCard!

When you want a credit card you can count on to give you the best possible value, choose an NGFCU MasterCard. Right now, we're offering all members a low balance transfer rate of **5.25% APR** with no balance transfer fee*.

CHOOSE YOUR REWARDS:

- Cash Rebate:** Get the best value from your credit score as you receive 1.5% cash rebate on everyday purchases.
- Low Rate:** Save on revolving balances with rates as low as **9.99% APR*** after the initial low introductory rate expires.
- CURewards:** Earn 1 point for every U.S. dollar spent then redeem points for travel or merchandise.

Why let your balances run higher and higher when you can transfer your balance to our low rate today? Get the most out of your Credit Union membership. Give us a call at **800.633.2848** or visit us online at www.ngfcu.us for more information.

*5.25% APR for 30 months on fee-free balance transfers from non-NGFCU accounts. Current MasterCard cardholders can call 800.654.7728, then press "0" twice to speak to a representative to initiate the balance transfer. Contact NGFCU for complete details.



Keep Credit Cards Under Control: A Smart Way to Build Your Credit

Did you know one of the best ways to build your credit is by using credit cards responsibly? The way you manage credit card accounts shows creditors what type of borrower you are.

Here are a few tips to help you build your credit by using credit cards:

- **Control your credit card inquiries.** Several inquiries in a short period of time may suggest you are taking on large amounts of debt, which is a sign of a high-risk consumer.
- **Keep your debt ratio low.** Consumers who charge up to the max are also considered high risk. The lower your debt ratio, the better.
- **Don't close accounts.** Closing credit card accounts will never help your credit score. Credit cards will show up on your credit report whether they are open or closed.
- **Pay off the balance every month.** Use credit cards as a way to build credit, not to live beyond your means. If possible, pay the balance in full each month, and do it on time.

Remember, as an NGFCU member you have access to one of the best credit cards around. With an NGFCU MasterCard, you don't have to worry about sudden interest rate hikes, hidden fees and other sneaky tricks that make building your credit complicated.

Ask us about transferring your high rate balance to our lower rate today. Our balance transfer rate for a limited time is 5.25% APR!



Don't Get Hooked by a Phishing Scam

Identity theft takes many forms. Phishing, one of the most common forms, uses phony emails, text messages or phone calls to fish for personal or financial information.

Phishing scams can be very convincing, particularly when the message and/or phone call appears to come from a company or financial institution you trust.

Here are a few tips to help you avoid getting hooked:

- Do not reply to an email or pop-up message that asks for personal information.
- Do not follow links or open attachments from unknown senders.
- Do not respond to text messages or phone calls that request you provide any form of personal or financial data.
- Please remember, Northrop Grumman FCU will never contact you by phone or by email to request personal or account information.

Saving For A "Rainy" Day

When everything is going great it's easy to forget about preparing for a day when things may not go as planned. In today's economy, it is critical to plan for those rainy days before the clouds start rolling in. Here at NGFCU, you can build your emergency fund by opening a separate savings account for your rainy day money, or for any other purpose, for that matter. You can even set up automatic transfers to make the saving discipline a little less arduous.

Simply login to **the Max!** eBranch and select the **Services** tab in the top navigation bar, then on the left navigation bar select **New Subaccount**. Click on "**Open a New Subaccount**" button and complete the information on the form. You can only set up multiple accounts on Regular Savings with a minimum \$5.00 initial deposit. When you see how easy it is, you won't stop at a Rainy Day Account. You can set up individual subaccounts to budget for your property taxes, car insurance premiums, college fund, or for any number of other reasons.

When you've established your individual subaccounts, then you can set up automatic transfers from your checking or primary regular share account to the new subaccounts. So if you want to budget for a \$3,000 property tax bill, simply figure out how many pay periods to the due date and divide that into the amount due. There you have it! The amount you need to transfer each pay period is there to make sure you have the funds to make the payment on time with no worries.

If that doesn't seem easy enough, just call the Credit Union and we'll set up your savings subaccounts for you, and the automatic transfers, too!

Summer Job Ideas

If your children are looking for ideas for a summer job, why not try a job that may not even seem like "work?" Here are some ideas:

Car washing – Ask around your neighborhood if anyone would like their car washed. You'll be able to spend plenty of time outside and earn some cash at the same time.

Computer lessons – If you're a whiz with the computer, consider tutoring others who aren't so savvy. Perhaps you could find a local community center that will let you assist a class, and you could get paid for your time online.

A counselor at a summer camp – Perhaps you are thinking about studying elementary education in college. You could get a great start working with children as a camp counselor.

Your Membership Lasts A Lifetime

One of the greatest benefits of credit union membership is our policy of, "Once a member, always a member." Even if you change jobs, retire, or move away, you can still remain a member of Northrop Grumman Federal Credit Union. We're here for you through every stage of life. Our goal is to remain your primary financial institution, so turn to us first for all of your financial needs.

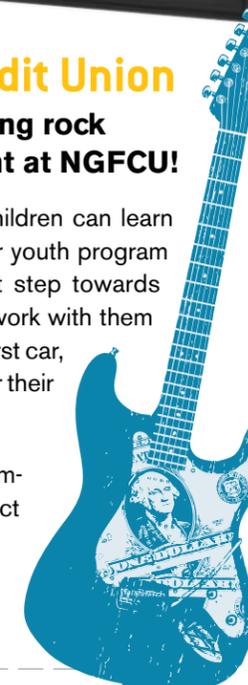


Money Rocks At My Credit Union

Help turn your children into saving rock stars by opening a youth account at NGFCU!

With an account of their very own, your children can learn the benefits of saving early. At NGFCU our youth program is designed to help children take the first step towards developing good savings habits. Then we work with them throughout their life as they purchase their first car, open their first checking account, prepare for their first job, and for all of life's milestones.

If your children or grandchildren are not members of our youth program, now is the perfect time to sign them up! Come by and speak with us for details or visit our website at www.ngfcu.us.



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 |
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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:

- | | |
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| <input type="radio"/> Retirement Planning* | <input type="radio"/> Life Insurance |
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| <input type="radio"/> IRA Rollovers* | <input type="radio"/> Medicare Supplement |
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Send this section to:
Northrop Grumman FCU
Box Number 47009
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* 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.

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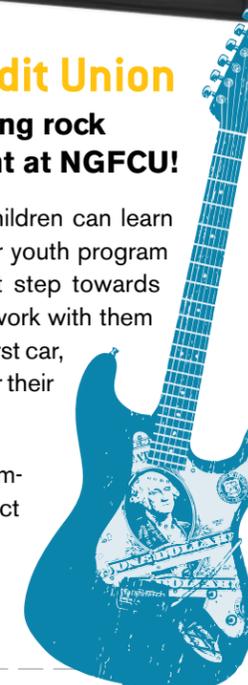


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