

# the Contact

NOVEMBER 2006



A Publication for Members of Northrop Grumman Federal Credit Union

## Make The Season Easy → With A Holiday Loan!



The holiday season means family, friends – and extra expenses! Northrop Grumman FCU can help, with a Holiday Loan designed to wrap up all your needs.

Our low interest rate will save you money, with no gimmicks or hidden surprises. So don't turn to high-rate department store charge cards or credit cards with deceptive "teaser" rates. Apply for a Holiday Loan before December 31<sup>st</sup>, and enjoy these special terms:

Rates as low as  
12-month term  
\$3,000 maximum

**9.00%**  
APR\*

We can help make your holiday shopping easy and affordable. Call or stop by today, or apply from the comfort of home by visiting [www.norgrumfcu.org](http://www.norgrumfcu.org).

\*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.

## Christmas Club Payoff: Put Your Holiday Plans In Motion

Our Christmas Club Account holders will now have cash available. Your accumulated savings and dividends will have transferred to your Regular Share Account on November 1, giving you plenty of time to start checking items off your shopping list.

If you've never tried a Christmas Club Account, why not give it a try? Here's how it works:

- Open an account with a deposit of \$25 or more.
- You will earn dividends on balances over \$100
- We can set up automatic transfers of at least \$20 a month or \$5 a week from your savings or checking account.
- In November, we transfer the funds to your Regular Share Account, leaving \$5 in the club account. The account then rolls over to the next year, unless you ask us to make changes.

We'll be happy to explain all the details and open your 2007 account. Just call or stop by.

**eStatements Will Be Available On The\_Max eBranch Effective November 3, 2006!**

Statements for all of 2005 through October 2006 are available. Members may opt out of receiving hard copies of their statements when they access their statements online.

# HOLIDAY CLOSINGS

## THANKSGIVING

Thursday, November 23

## DAY AFTER THANKSGIVING

Friday, November 24

## CHRISTMAS DAY

Monday, December 25

## NEW YEAR'S DAY

Monday, January 1, 2007

## Holiday Branch Hours

All branches will be closed for Thanksgiving, the day after Thanksgiving, Christmas Day, and New Years Day. Branches located on site in Northrop Grumman Corporation facilities will observe the same holiday schedule as the rest of the site with two exceptions.

The Lake Charles branch will be open on December 26 and December 29 from 9:00 a.m. to 1:00 p.m. Central. The Rolling Meadows branch will be open on December 27 from 9:00 a.m. to 12:00 noon Central.

The Airport Park branch in Glen Burnie, Maryland; the Pacific Pointe branch in Gardena, California; and the Lancaster, California branch will be open during regular business hours after Christmas Day.

The Credit Union's Call Center will be available from 7 a.m. to 1 p.m. Pacific the day after Thanksgiving and for the rest of the week after Christmas Day.

A Unique

  
**GIFT IDEA**

You could buy your kids a toy that will be broken next week, a sweater they will outgrow next year – or give them a gift that will last a lifetime! With a deposit of just \$5 plus a \$3 membership fee, you can open a Credit Union account for your child or grandchild. They will love having a membership of their very own, and they can start to learn good financial habits. Call or stop by for details.

**Effective November 30, 2006,**  
First Financial CU will be closing all of their outlets. Listed below is a list of each of their branches that will be closing along with a current list of locations available within a 5 mile radius of these outlets.

### Locations available in the Fountain Valley Area for First Financial located at 10175 Slater Ave, Fountain Valley, CA 92708:

*Kinecta FCU  
17860 New Hope A102  
Fountain Valley*

*Western FCU  
3751 S. Plaza Dr  
Santa Ana*

*Orange County's CU  
18287 Brookhurst St  
Fountain Valley*

### Locations available in the Granada Hills Area for First Financial closing at 18127 Chatsworth St, Granada Hills, CA 91344:

*Water and Power CCU  
16840 Devonshire St  
Granada Hills*

*Matadors Community CU  
20045 Prairie Street  
Chatsworth*

### Locations available in the San Bernardino Area for First Financial closing at 1906 S Commercenter East #107, San Bernardino, CA 92408:

*Arrowhead CU  
501 N. Mt Vernon Ave  
San Bernardino*

*Norton Community CU  
295 S. Tippetcanoe Ave  
San Bernardino*

*Arrowhead CU  
6350 Del Rosa Avenue  
San Bernardino*

*Arrowhead CU  
25630 Barton Rd  
Loma Linda*

### Locations available in the Los Angeles Area for First Financial closing at 3301 Wilshire Blvd, Los Angeles, CA 90010:

*First Entertainment CU  
5750 Wilshire Blvd  
Los Angeles*

*Southland CU  
300 N. Los Angeles St 204  
Los Angeles*

*Water and Power CCU  
1053 Sunset Blvd  
Los Angeles*

*Los Angeles Police FCU  
3560 Martin Luther King Jr. Blvd.  
Los Angeles*

### Locations available in the Lakewood Area for First Financial closing at 4050 Hardwick Street, Lakewood, CA 90712:

*Star Harbor FCU  
2021 E. Del Amo Blvd  
Rancho Dominguez*

*LBS Financial CU  
4341 E. Tenth St.  
Long Beach*

*LBS Financial CU  
4436 Atlantic Ave  
Long Beach*

*First City CU  
5252 Lakewood Blvd  
Lakewood*

*Orange County's CU  
1802 Ximemo Avenue  
Long Beach*

### Location available in the Montclair Area for First Financial closing at 8750 Central Ave, Montclair, CA 91763:

*Kinecta FCU  
440 N. Mountain Avenue  
Upland*

# There are **NO Do-Overs** at Retirement



FINANCIAL  
SERVICES

## So take advantage of a **Complimentary Financial Plan**

Planning for your retirement can be a daunting task. If you're nearing retirement, or have just retired, remember that The Gensler Group offers personal retirement planning through the financial planning office of NGFCU. An expert representative can work with you to evaluate

your needs and develop a sound strategy that seeks to achieve your goals and provide peace of mind.



As a member of NGFCU you are entitled to a complimentary Financial Plan. To take advantage of this special member offer, **CALL The Gensler Group at 800-200-5524.**

[www.norgrumfcu.org](http://www.norgrumfcu.org)

**http:**

Looking for current rates or other Credit Union information? Visit our web site at [www.norgrumfcu.org](http://www.norgrumfcu.org). It's all there!

## 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 .....	<a href="http://www.co-opnetwork.org">www.co-opnetwork.org</a>
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.

# Thank You

## For Your Survey Responses

Hearing from you really makes a difference! Response to our Member Satisfaction Surveys continues to be strong. While the response, as we hoped, has been very favorable – peppered with big “Thank You’s” and kudos for your favorite service and loan reps coast to coast – we always appreciate the opportunity to fine tune our processes, products and services based on your comments.

Your suggestions have guided us through the implementation of our new **the\_Max!** eBranch. They have made us more sensitive to your desire for more direct communications during our lending processes. Your survey responses have gone a long way to demonstrate that our front-line service representatives are your friends, with a genuine desire to go the extra distance to make your lives better.

Thank you for taking the time to respond. It really makes a difference.

Going forward, we look forward to knowing what you think. When you are randomly selected to receive a survey after visiting a branch, phoning the Call Center, or receiving an auto or real estate loan, your response really counts. After all, this is your Credit Union. You can make a difference!

**Apply For A Home Loan  
Without Leaving Home!**  
Use our convenient, secure online loan  
application at [www.norgrumfcu.org](http://www.norgrumfcu.org)



### 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



AMERICA'S  
CREDIT UNIONS  
MEMBERSHIP OF MORE THAN 100 MILLION



EQUAL HOUSING  
LENDER

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