

Stay Online with NGFCU, Stay On Track 24/7



Life keeps you busy. So when it comes to managing your finances, Northrop Grumman Federal Credit Union is glad to make things a little easier. With our online services, you can keep your finances on track by accessing and managing your accounts when it's convenient for you.

the_Max! e-branch provides you with the ability to stay in touch with your accounts from the convenience of your computer, iPhone or Android. You can check your account balance, transfer funds, view a copy of paid checks, and more, any time of the day or night.

Bill Pay is a secure, easy-to-use service that allows you to pay your bills online while you're logged into **the_Max!** e-branch. With a few simple clicks of your mouse, you can pay virtually anyone. Just add or select a vendor, schedule the payment date, and submit the payment.

Best of all, these services are free! Stop by the Credit Union or visit www.ngfcu.us for enrollment information today.



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

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



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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A Publication for Members of Northrop Grumman Federal Credit Union

NOVEMBER 2011



The Best Deal for your New Wheels

When it comes to financing your next vehicle, did you know you can drive your rates lower with a loan from Northrop Grumman Federal Credit Union? With an auto loan from NGFCU, you know you'll be getting the best rate, because as a not-for-profit financial institution, we're here for you and not your money.

The choice is clear!

Check out these rock-bottom rates – available now:

1.99% APR* (variable)	1.99% APR*	2.49% APR*	3.24% APR*	3.99% APR*
FIXED FOR 3 YEARS THEN VARIABLE FOR THE REMAINDER OF THE TERM (UP TO 84 MONTHS** TOTAL).	FIXED FOR 3 YEARS	FIXED FOR UP TO 5 YEARS	FIXED FOR UP TO 6 YEARS	FIXED FOR UP TO 7 YEARS**

If you already have an auto loan with another financial institution, bring your loan to us. We may be able to help you save money by refinancing your current loan with our low rates. Apply online at www.ngfcu.us or give us a call for more information.

*All loans subject to credit approval. Actual rate received is based on your credit qualifications. Rates displayed are the lowest rates available including a discount for automatic payment. Rates subject to change without notice.

**To qualify for a term of more than 72 months, the loan must be for at least \$30,000 and the vehicle must be a 2011 model year or newer. Variable rate shown is fixed for the first 3 years and then variable for the remainder of the term for up to a total of 84 months.

www.ngfcu.us



Complete Your New Home Purchase

with our Newly Updated Hybrid Adjustable Rate Mortgage

NGFCU offers an array of options for members buying their first home or a new home, or refinancing an existing home.

We've added a 7/1 Hybrid ARM to our already-established Hybrid options of 3/1 and 5/1. We've also removed the 4.00% floor on our Hybrid ARMs to allow for a significant drop in those rates.

As a member of Northrop Grumman FCU you can be confident that we will help you choose the right mortgage plan that fits your circumstances. For more information about our current rates, visit us online at www.ngfcu.us or give us a call at 800.633.2848 for your personal quote today.



Lots of Little Reasons To Save

Sure it's important to pay your loans when they're due, but it's also good to set aside some money for the future. At Northrop Grumman FCU, we can help you save for lots of reasons like:

- **Emergency Funds** – save for all of life's surprises.
- **Retirement** – save a nice nest egg for when the time comes.
- **Vacations or Christmas** – save to buy something nice or to simply get away.
- **Education** – save to invest in your future career.

Simply give us a call and let us know how we can help!

Make The Most of Your RETIREMENT Today

As you approach retirement, there are a number of ways you can put your retirement savings to work in order to put yourself in a position to live the retirement you desire. NGFCU is here to help you along your retirement path and help you get organized and make informed decisions for you and your family. We offer:

TRADITIONAL IRA – IRA contributions may be tax deductible depending on your circumstances. Many people pay fewer taxes on these earnings because they move to a lower tax bracket.

ROTH IRA – These earnings are tax deductible during the current tax year, but the earnings on your contributions are tax-deferred and may be tax-free if you meet the withdrawal requirements.

ACCUMULATION IRA – If it is difficult for you to give up a large sum of money all at once, make small contributions to this IRA, with a minimum opening deposit of only \$5.

IRA savings are federally insured by the NCUA up to \$250,000 separately from your other Credit Union savings accounts.

Remember, Northrop Grumman Federal Credit Union is here for you throughout every stage in life. Stop by or call to speak with a member service representative about your retirement options today.

The Gift of Membership Lasts A Lifetime

If you've been looking for the perfect gift for your spouse, parent, child or grandchild, look no further than your very own Credit Union.

Make a deposit of just \$5.00 and you can open a youth account for your loved ones today. It's a gift they can continue to use for the rest of their lives. Please stop by or give us a call for details.



NO MONTHLY FEE Debit Cards

With the passing of the Durbin Amendment, some banks are beginning to charge fees to customers for using debit cards. We want to assure our members that we have no plans to charge such a fee. NGFCU is proud to remain your best choice for financial services.

Holiday Closing Schedule

Thanksgiving
Thursday, November 24 & Friday, November 25

Christmas (Observed)
Monday, December 26

New Years (Observed)
Monday, January 2, 2012

For the 2011 year-end schedule for specific branches and the Call Center, please visit www.ngfcu.us or call 800-633-2848.

It's Time to Fall Back!

Daylight Saving Time ends Sunday, November 6 at 2:00 a.m. Remember to roll your clocks back one hour before you go to bed Saturday night.



Christmas Savings Made Simple

An NGFCU Holiday Club account

With a minimum deposit of \$25, you can begin saving for next year's holiday shopping season. A Holiday Club account at NGFCU sets up members for holiday saving success. Make regular deposits of \$20 per month or \$5 per week from your Regular Share, Share Draft or Money Market savings account. Your accumulated savings (except for \$5 which must remain in the account) will transfer into your Regular Share account in early November.

Sign up for easy holiday savings today! Contact any NGFCU member service representative to get started.



Happy Holidays & Happy New Year

From our Credit Union Family to yours, Northrop Grumman Federal Credit Union wishes you and your loved ones a happy and healthy holiday season, and happy new year!

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:
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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 NCUA, 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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