



## Find The Auto Loan That's Right For You – Right Here

Buying a car can be a bit confusing. Especially when it comes to the paperwork! By the time you sign on the dotted line, it's hard to know if you're really getting the best possible deal. But with your Credit Union on your side, you can drive home with the perfect vehicle, and the perfect loan.

Our auto loans offer affordable terms, fast service and great low rates. If you have already financed somewhere else, it's not too late to save money! Simply bring us your loan from another financial institution, and we will be happy to refinance it for you.

For complete details or to apply for an auto loan, contact the Credit Union or visit [www.norgrumfcu.org](http://www.norgrumfcu.org).

### CarsForMembers.com

will help you find the new or used vehicle you are looking for with the best price. If you find the new car for a cheaper price at a non-participating dealer, **CarsForMembers.com** will pay you \$100. Link to their site from [www.norgrumfcu.org](http://www.norgrumfcu.org).

CARS for MEMBERS  
.com

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PERMIT NO. 52



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 a.m. - 6:00 p.m. Pacific

Visit us on the Internet at:

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



**NCUA** Your savings federally insured to \$100,000 by the National Credit Union Administration, a U.S. Government Agency.

Federally Insured By NCUA

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# the Contact

May 2005



A Publication for Members of Northrop Grumman Federal Credit Union



## The Housing Market Is Still Sizzling!

Home values continue to rise, and mortgage rates are still quite low. So if you're dreaming of moving up to a bigger home, buying a vacation home or cashing out some equity, now is the time to act!

### Home Equity Loan ▶ Save \$650

Need money for home improvements, a family vacation or your daughter's dream wedding? Come see us for fast, flexible Home Equity Loans with low rates and possible tax deductions. To help you get started, we're offering a \$650 allowance towards any fees!

### Mortgages - Choose a Hybrid Loan or get a

▶ 1/4% Rate Reduction

Ready to become a homeowner? We have some exciting mortgage programs including:

- Hybrid 3/1 and 5/1 ARM programs: Your rate is fixed for the first 3 or 5 years, then it converts to a variable loan for the remainder of the term. Since your initial rate is low, it's easier to qualify and you can enjoy lower payments.
- Fixed rate loans - 1/4% rate reduction! Apply now and save on a fixed-rate mortgage. Your payments will stay the same for the entire term, so you don't have to worry about rising rates.

### Our mortgages offer many benefits including:

- Low rates
- No points
- A variety of plans including Conforming and Jumbo Home Loans
- Low closing costs
- No processing fees
- Your interest rate is locked in upon application
- Free float down

We will be happy to help you select the right plan for your situation. For complete details simply stop by, give us a call or visit our web site at [www.norgrumfcu.org](http://www.norgrumfcu.org).



## Holiday Closings

Memorial Day  
MONDAY  
May 30

Independence Day  
MONDAY  
July 4

# You Can Never Have Too Many Toys!

As the weather starts to warm up, our thoughts turn to summertime fun. With an affordable loan from Northrop Grumman FCU, your summer adventures could include a new boat or RV!

Our innovative 5/1 Hybrid Loan for RVs makes your new toy surprisingly affordable. Here's how it works:

- Your rate is locked in for the first 5 years.
- After 5 years, the rate converts to a variable rate for the remainder of your term.



Right now our rates are as low as:

**New or Used RVs**  
**5.75%\***  
 APR  
 UP TO 12-YEARS

**New or Used Boats**  
**6.75%\***  
 APR  
 UP TO 6-YEARS

Relax on the water, or explore the country in your very own "hotel on wheels." The choice is yours! Contact the Credit Union for details.

\*Rates subject to change

## Have You Seen Our Web Site Lately?

You can view our current rates, access your accounts, apply for a loan and much more – without leaving home! Our web site includes lots of financial tools, and all the credit union news you need to know. Log on to [www.norgrumfcu.org](http://www.norgrumfcu.org) often, and stay connected with your Credit Union!

## Easy Does It

If your life is busier than ever and your "to do" list never seems to get done, our automated services can help!

Give these time-saving services a try:

- **Our web site** provides information, rates, loan applications and much more.
- **the\_Max! eBranch** offers point-and-click convenience with free online banking, free Bill Pay and secure MasterCard account access.
- **Call 24** gives you 24-hour account access with a simple phone call.
- **Direct Deposit** lets you stay home on payday. Your money is in your account on time, every time.
- **Payroll Deduction** lets you make loan payments or build up your savings account without lifting a finger.
- A free **Debit/ATM Card** offers one-swipe convenience for purchases, cash advances and 24-hour ATM service.
- **Loan Center 24** is a quick, easy way to apply by phone – any time of the day or night.

Thanks to today's technology, you can access your accounts and manage your money quickly and easily, any time of the day or night. Ask us for details today!

## Common Sense Tips To Prevent Identity Theft

Imagine opening your mail and finding a bill for a credit card you never had. Imagine being turned down for a loan because someone ruined your credit behind your back. These situations are all too real for victims of identity theft.

Identity theft is increasingly common, with millions of victims each year. But there are some simple steps you can take to protect yourself:

- 1. Don't carry too much information in your wallet.** Remove your Social Security Card, and do not write down PIN numbers or account numbers.
- 2. Don't respond to "phishy" emails.** Never give out information by email or by phone unless you initiated the contact.
- 3. Do check your credit card statements carefully.**
- 4. Do order copies of your credit reports each year.** This is now a free service! Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) for complete details.

If you would like more information on identity theft, visit the FTC's web site at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).



## Certificates: A Smart Investment Choice

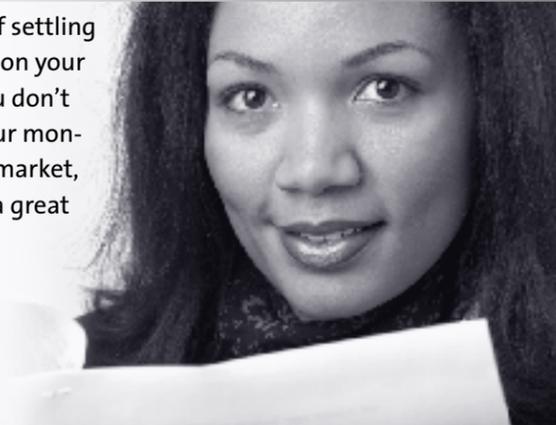
If you're tired of settling for low returns on your savings, but you don't want to risk your money in the stock market, a Certificate is a great alternative.

The minimum initial deposit is now just \$2,500, so it's

easier than ever before to purchase a Certificate. We offer terms from 6 months to 5 years, with competitive rates and all these advantages:

- Federal deposit insurance up to \$100,000
- Dividends paid monthly or at maturity
- Even higher returns for higher balances
- Funds may be used as collateral on a loan

You can set up an IRA Certificate and enjoy bonus rates and complete security. If you got a tax refund this year, an IRA Certificate is the perfect way to use it! Ask us for details.



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.

## 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 .....	800.453.4270
Visa ATM/Check Card .....	800.554.8969
Find a:	
COOP ATM .....	www.co-opnetwork.org
CU Service Center .....	888.CU.SWIRL

## 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