



Lifestyle...
FULFILLING THE DREAM

CONTACT

A Publication for Members of Northrop Grumman Federal Credit Union

NOVEMBER 2009

The Real **NGFCU MasterCard**

No longer affiliated with InfiBank One Card.

Get yours before the post-Thanksgiving shopping season!

Introductory 4.99% APR for the first 5 billing cycles!

Give yourself a break from high interest credit cards by using your NGFCU MasterCard for your year-end holiday shopping. You'll enjoy a very low interest rate on your purchases until after the holidays knowing that, even when the rate adjusts, it will be a rate you can live with. The Credit Union's primary goal is to serve the best interests of its member/owners, not some profit-seeking investors.

Fee-Free Balance Transfers with a 4.99% APR until the transferred balances are paid off.

Offer valid through November 30, 2009.

Why not relieve yourself of some of the burden of those high interest rate balances you're carrying on other cards by **transferring the balances fee-free** to your NGFCU MasterCard and get a low **4.99% APR until the transferred balances are paid off?** This is a real winner for many members – a very low interest rate on existing balances and a lower interest rate on future purchases with your NGFCU MasterCard.

Choose the Program that's best for you!



LOW RATE

Save on revolving balances with our low rate program.



CUREWARDS

Earn 1 point for every U.S. dollar spent to redeem for name-brand merchandise and travel.



CASH REBATE

Use for everyday purchases and get a 1.5% cash rebate.

Choose the Card Image that you like the best!

For more details, call **800-633-2848** or, to apply online, visit **www.ngfcu.us**.

Save BIG with Sprint wireless!

Exclusive to NGFCU members - save up to 22% a month off select Sprint plans and 17% for Nextel services plans.

If it's mobile, it's unlimited. With **Any Mobile, Anytime**, you get unlimited domestic calls to and from any U.S. mobile phone on any wireless carrier, at anytime while on our network. It doesn't matter which mobile phones you call, or which mobile phones call -that's over 200 million callers. **Only from Sprint. Only on the Now Network.**

Add more value to your NGFCU membership! These discounts are also available to current Sprint and Nextel users. Visit our website at www.ngfcu.us and click on the link to Sprint Wireless Discount.



Why should you switch to our checking services?

Here are 4 reasons for opening an account with us today:

1. **SAVE MONEY.** With our free checking account, there is no minimum balance requirement, no monthly fee and no per check charge. You can apply your hard-earned money towards more important necessities.
2. **AVOID STANDARD ATM FEES.** We belong to several ATM networks, so you have thousands of surcharge-free ATMs to choose from. Visit www.ngfcu.us or contact the Credit Union for locations.
3. **SAVE TIME. *the_Max!*** e-Branch online banking lets you access your accounts from your personal computer, so you don't have to make an extra trip to the Credit Union.
4. **EARN MONTHLY DIVIDENDS.** A minimum daily balance of \$500 qualifies you for monthly dividend accrual.

Make the most of your time and money. Stop by your nearest NGFCU location to open an account today.

NGFCU savers: Good news!

The increased deposit insurance levels have been extended through the end of 2013. Your savings at NGFCU are protected up to at least \$250,000 by the NCUA, with separate coverage for IRAs. Please let us know if you have any questions.

Our HELOC and Auto Loan Rates are Hard To Beat!

Your NGFCU membership really comes in handy when it's time for a loan.

As a not-for-profit cooperative financial institution, we use our revenues to keep our savings rates high and our loan rates low. Check out these rates:

HELOC

3.75% APR* Variable

5.00% APR* • Fixed on 60% of the approved limit

Auto Loans

As low as **4.00% APR*** • New, pre-owned or refinance

Refinance your auto loan for instant savings. If you already have a high-rate auto loan from another financial institution, come and speak with us. Even a small reduction in your interest rate could translate into significant savings.

For more information about our affordable loan programs, visit www.ngfcu.us or give us a call at **800-633-2848**.

* APR = Annual Percentage Rate. Rate subject to change without notice. Contact NGFCU for details.

Ladder Some Certificates and Build Up Your Savings

Build your investment savings by taking advantage of NGFCU's high-rate Regular Term and Bonus Term Savings Accounts available for 6-month, 1-year, 2-year, 30-month, 3-year, 4-year and 5-year terms.

If you have \$40,000 or more to save, you can ladder your savings and still earn the higher Bonus Term Account rates on each of the laddered accounts. For instance, if you have \$40,000 to deposit, you can divide that into at least three different terms to maximize your flexibility and potential earning power. You could put \$20,000 into a 6-month term account, \$10,000 into a 1-year term account and \$10,000 into a 2-year term account. As each of the shorter term accounts mature, unless you tell us otherwise, they will rollover into a term account that is the same as the longest term account. So the 6-month term account would rollover to a 2-year term account at maturity and the 1-year term account would do the same when it matures.

Our Term Savings Accounts offer competitive rates and the security of federal deposit insurance. Ask us for details today.

Your #1 weapon against identity theft – Your Intuition!

Since identity theft is an on-going threat, we advise members to always be on guard and trust their instincts. If you feel that a phone call or email is fishy, it probably is. Never give your personal or financial information to an unknown contact. Remember, NGFCU will never contact you by telephone, email or text message to ask for personal or account information.

The Gift That Keeps Giving: NGFCU Membership



If you know anyone - friends, relatives, neighbors, or co-workers - who might benefit from NGFCU loan or savings opportunities, please invite them to join the Northrop Grumman Federal Credit Union at www.ngfcu.us. Anyone who doesn't qualify by other means can join through SCHAF (Southern California Historical Aviation Foundation) and receive a concurrent free 1-year membership to SCHAF and a life-time membership to the Credit Union.

If you want to give the gift that keeps giving, then open Youth Accounts for your children or grandchildren. It's a great way to help young people establish healthy financial habits and learn the discipline of saving for the things they want. You can find a membership application at www.ngfcu.us or call us.

Take charge of your finances when it's convenient for you – AT ANY TIME!

the_Max! e-Branch makes it easy to stay on top of your accounts. With a few simple clicks of your mouse, you can check balances, make transfers, schedule payments and more.

the_Max! e-Branch also makes it easy to avoid overdrafts and to safeguard your accounts from fraudulent activity. You can securely log in any time, using your personal account and PIN information, to monitor account activity.

To sign up for **the_Max!** e-Branch, visit www.ngfcu.us or contact the Credit Union for more details.

2009 HOLIDAY BRANCH HOURS

During the holidays, branches will have abbreviated hours or will be closed. All branches will be **CLOSED** on Thanksgiving, the day after Thanksgiving, Christmas Day, New Year's Day and President's Day, February 15, 2010. The Call Center will be available from 7 am to 1 pm PST the day after Thanksgiving. Members are encouraged to use Call 24, **the_Max!** eBranch, any convenient ATM or CU Service Center.

Location*	Wed., December 23	Thurs., December 24	Mon., December 28
Pacific Pointe, CA	Open	10 to 3	Open
Metro Bldg, CA	Open	8 to 1	Open
Palmdale, CA	Open	10 to 3	Open
Lake Charles, LA	Open	Closed	Open
Airport Park, MD	Open	Open	Open
Chantilly, VA	Open	Closed	10 to 1:30
McLean, VA	Closed	Closed	Closed
Call Center	Open	7 to 3	Open

Location*	Tues., December 29	Wed., December 30	Thurs., December 31
Pacific Pointe, CA	Open	Open	10 to 3
Metro Bldg, CA	Open	Open	8 to 1
Palmdale, CA	Open	Open	10 to 3
Lake Charles, LA	Open	Open	Closed
Airport Park, MD	Open	Open	Open
Chantilly, VA	Closed	10 to 1:30	Closed
McLean, VA	Open	Closed	Open
Call Center	Open	Open	7 to 3

* The Plant 1, Azusa, Kearny Mesa, Rancho Bernardo, Central, West Quest, St. Augustine, and Rolling Meadows branches will be CLOSED December 24 – December 31. The West Complex and ES-1 branches will be CLOSED December 23 – December 31. The Call Center hours are Pacific Time.

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"/> 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="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"/> Retiree Dental/Vision Coverage |
| <input type="radio"/> College Funding* | |



Send this section to:

Northrop Grumman FCU
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 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.

Our Top Priority is watching for Your Best Interests

When you need a loan, a savings account or another financial service, would you rather seek a financial institution whose number 1 goal is turning a profit – or your very own Credit Union, where our mission is to help you save money? The answer is simple.

Turn to your member-owned Credit Union. Whether you need a HELOC to help pay for your child's college education, fee-free ATMs, or a secure remote online banking service, we are here to help. We hope that you will think of us first any time you have a financial need.

Holiday Club Accounts

You've saved all year long, now get ready to spend!

Your Holiday Club Account savings were transferred to your regular share account on November 2 for the upcoming shopping season. If you have any questions, please contact the call center. If you haven't established a Holiday Club Account yet, call us so you'll be prepared for the 2010 shopping season!



BALANCE Financial Fitness Program

These days, many people have questions and concerns about financial issues. As a member of BALANCE, NGFCU can offer access to some of the best financial guidance around! BALANCE is designed to provide NGFCU members with full-service professional assistance in achieving personal financial goals.

BALANCE Financial Fitness is available free of charge. To schedule an appointment, please call **888.456.2227**.



Main Office - Pacific Pointe

879 West 190th Street
Gardena, California 90248

Mailing Address:

Box Number 47009
Gardena, California 90247-6809

Call Center Hours

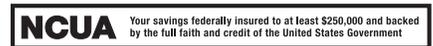
Monday through Friday
7:00 am - 6:00 pm Pacific

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

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



National Credit Union Administration, a U.S. Government Agency

CUAdvantage • 877.799.0784

See inside for details.
The REAL NGFCU MasterCard.

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