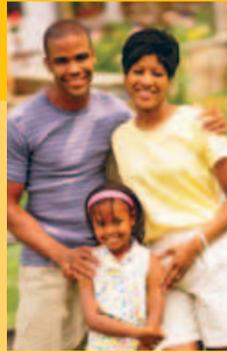


Your Family Members Are Welcome To Join!

Did you know that your entire family can join the Credit Union? Because you are a member, you can invite your immediate family to enjoy all of the benefits of membership.



Please encourage your loved ones to visit www.ngfcu.us to open and fund an account.

Once they are NGFCU member-owners, they will have access to the valuable products and services to help them create a satisfying and rewarding lifestyle.

ID THEFT Is On The Rise

When times are tough, scams get more and more common. A recent study showed a 22% increase in identity theft in 2008.

It is important to be a little extra vigilant these days.

Please do **NOT** respond to phone calls, emails or text messages requesting personal or financial information. And please note that in order to protect your identity, we require any address changes on your accounts to be made in person or in writing.

To learn more about identity theft prevention, visit www.onguardonline.gov or www.ftc.gov/idtheft.



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Dare to Compare our **5.00% APR*** Fixed Rate HELOC?

If you're planning your next big expense, remember to consider a Home Equity Line of Credit from NGFCU among your funding choices. The benefits of an NGFCU HELOC include:

- a generous \$650 fee allowance to cover application fees and closing costs
- revolving line of credit up to \$200,000 based on the equity
- 10-year draw period
- low minimum monthly payment and no prepayment penalty
- no yearly maintenance fee
- up to 15-year repayment term



Why tap into your home's equity?

Home equity rates are quite low, and you can enjoy a generous credit limit with affordable monthly payments. Also, your interest may be tax deductible. (Consult your tax advisor for actual deductibility.)

Our friendly loan officers will be happy to help you weigh your options. Just give us a call or stop by Northrop Grumman Federal Credit Union. Visit us online at www.ngfcu.us.

*APR = Annual Percentage Rate. Contact NGFCU for details.

Our Checking Accounts are as Easy as 1-2-3!

- 1 No minimum balance requirements.
- 2 No monthly service charges.
- 3 No per-check fees.

Plus, your VISA ATM/Check card gives you access to many free ATM locations all over the United States!

We have more free ATMs – lots more!

Our special triangle provides big convenience! With the CO-OP Network, you can withdraw cash surcharge-free at thousands of ATMs located throughout the United States. Check out our website at www.ngfcu.us and click on the CO-OP logo for more information.



Brian Soto A life of service



Brian Soto, 2nd Vice Chairman of the Northrop Grumman Federal Credit Union Board of Directors and member of the Facilities, Loan and Share Policy, Executive and Budget Committees, passed away Sunday, March 29, at the age of 46 after a 10-month battle with cancer. An employee of the Los Angeles Metro since 1987, Brian was named Deputy Executive Officer in 2006. Brian played a major role in the construction and ongoing maintenance of the 26-story Metro Gateway Building in downtown Los Angeles. He was respected and admired for his knowledge of facilities management, skillful and fair-minded employee relations, and his loyalty to Metro employees. This last attribute was best demonstrated by his voluntary service on the Board of Directors of the Metro Transportation Employees FCU which led to the instrumental role he played as Chairman in bringing about the merger between the MTE FCU and Northrop Grumman Federal Credit Union. Brian joined the NGFCU Board of Directors in 2001. In his service to the broader NGFCU membership, Brian was generous with his time, his knowledge and expertise. Demonstrating his commitment to service, Brian continued to participate in Credit Union Board meetings by telephone during the last difficult few months. Brian also served on the Board of Directors of the Plaza De La Raza Cultural Center. Donations may be made in Brian Soto's name to the USC Norris Cancer Center in Los Angeles.

Need money? We can help.

While some financial institutions' doors may be closing, ours are open and we're ready to serve! Let our safe and secure programs help you manage your busy financial life. Our programs include checking accounts, mortgage loans, HELOC, auto loans, IRAs and more!



If you are worried about paying bills, saving for a hefty expense like college tuition, or buying a house, we are here to help. Contact NGFCU for a personal consultation or visit www.ngfcu.us for further details about our services.

THE MAGIC OF SAVING

It would be nice if you could wave a magic wand and turn your children into financially responsible adults, but we can help you improve your chances.

Just come to Northrop Grumman Federal Credit Union and sign them up for a membership of their very own. As a credit union member, your child can learn how to save for the future, how to set financial goals, and how to make the most of every dollar.

Guiding Your Children Towards Financial Independence

Money is a fascinating topic to children, even at an early age. Open an NGFCU membership for them, and let them experience the excitement of building a savings account. As they grow older, let your children gradually take responsibility for making purchases and setting financial goals.

NGFCU is committed to the long-term success of our younger members. Please let your children know that they can turn to us any time they have a financial concern.

Why Your Children Should Have A Membership Of Their Own

When it comes to money management, there is simply no substitute for hands-on experience. Children love to watch their accounts grow, and even little ones can learn to set goals and make wise choices with their money. It's easy to sign up your children for their own savings accounts at NGFCU. Call or stop by and we can help set them up for secure future savings.



Holiday Closing

Memorial Day | Monday, May 25

Auto Financing Is *Easy* For Credit Union Members!

There has been a lot of talk about the "credit crunch;" but for NGFCU members, getting an auto loan is simple, quick and convenient. We have money to loan, and we offer lots of benefits including low rates, free pre-approval, and budget-friendly terms.

If you like, we can review your qualifications and determine your credit limit, interest rate and monthly payment. Our loan officers are ready to help. Call or stop by any time for friendly, personal assistance.



A Reliable Used Car – Can you safely find one and finance it?

Now more than ever, scammers are trying to get the most out of you and your money. It is important to be prepared for all types of scams including used auto purchases.

Research the vehicle you have in mind. Visit Edmunds.com to read about the latest consumer opinions on all types of vehicles. Let Carfax provide you a report about the history of the vehicle you're interested in.

Don't Overpay. Make sure you know the vehicle's value. Websites such as NADA and Kelley Blue Book can be very helpful when it's time to conduct this research.

When it comes time to make your used car purchase, don't forget to come by NGFCU to check out our affordable auto loan rates. Our rates start as low as 4.00% APR*, new, used or refinance. When purchasing, you will be better prepared to negotiate a great deal with an auto loan pre-approval from Northrop Grumman Federal Credit Union!

*APR = Annual Percentage Rate. Your rate is based on your creditworthiness. Rates are subject to change. Contact NGFCU for details.

When comparing mortgages, don't forget the fees

Many mortgage lending institutions will work hard to try to disguise various mortgage service fees in order to turn a profit for their shareholders. Besides comparing loan interest rates, you should also compare fees such as application fees, yield spread premiums, risk-adjusted rates, prepayment penalties and other closing costs.

Northrop Grumman Federal Credit Union is a trusted mortgage source that is attentive to its members' best interests. NGFCU offers outstanding personal service with competitive rates and very low closing costs. Visit our website for more details or contact us today to start the mortgage process!

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* | |



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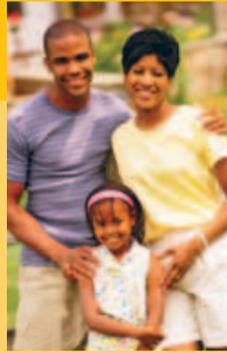
- | | |
|--|--|
| <input type="radio"/> Retirement Planning* | <input type="radio"/> Life Insurance |
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