



NWS

Federal Credit Union

YORKTOWN OFFICE

1822 Main Road
Yorktown, VA 23691

(757) 887-2452

Monday - Friday **8:30 - 3:30**

GRAFTON OFFICE

6035 George Washington Mem. Hwy.
Grafton, VA 23692

(757) 898-1284

Monday - Wednesday **9:00 - 5:00**

Thursday **CLOSED**

Friday (lobby) **9:00 - 5:00**

Friday (drive-in) **9:00 - 6:00**

Saturday **9:00 - 1:00**

GLOUCESTER OFFICE

2543 George Washington Mem. Hwy.
Hayes, VA 23072

(804) 642-6737

Monday - Tuesday **9:00 - 5:00**

Wednesday **CLOSED**

Thursday **9:00 - 5:00**

Friday **9:00 - 6:00**

Saturday **9:00 - 1:00**

WILLIAMSBURG ATM

Laundromat, Cheatham Annex
130 Sanda Road

Williamsburg, VA 23185

**Available 24 Hours a Day,
7 Days a Week**

POSTAL ADDRESS

P.O. Box 200

Yorktown, VA 23691-0200

TOLL FREE PHONE

1-800-4-NWSFCU

1-800-469-7328

fax **(757) 888-0377**

ART **1-800-598-8981**

website **www.nwsfcu.org**

e-mail **nws-info@nwsfcu.org**



CU QUARTERLY

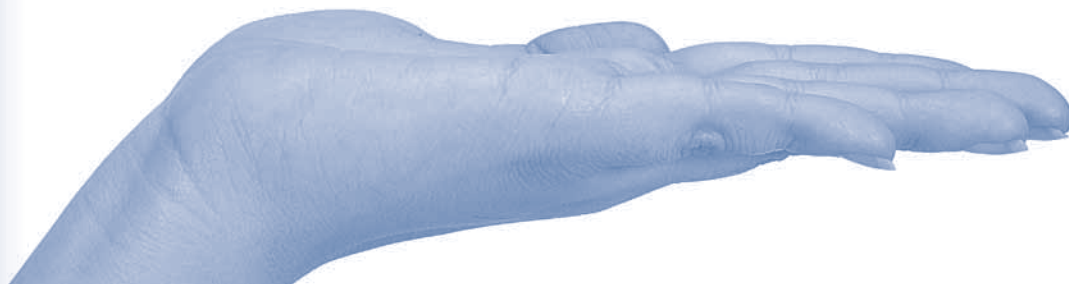
JANUARY 2011

When You Need A Hand, We're Here To Help

If you've been trying to get a loan, you may have noticed that many lenders are making it awfully hard to borrow money, even with the "credit crunch" easing up a little. But here at NWS Federal Credit Union, we have plenty of money to lend.

So whether you want to buy a car, remodel your home, send the kids to college or take a vacation, come talk to us. We have great rates, an easy application process and friendly, personal service.

To find out how we can help you get the cash you need, just visit our website, give us a call or come on into the office. We'll be happy to help.



Howard T. Burcher *Memorial Scholarship*

Every year we are proud to provide a \$1,000 scholarship in order to help a deserving member pursue the goal of higher education.

For applications, complete instructions and qualifications, stop by one of our branch offices between December 1, 2010 and February 28, 2011.

Please note the following deadline:

The application, essay and recommendations **MUST** be received by the Credit Union by the close of business on **February 28, 2011**.

The 2011 Howard T. Burcher Scholarship will be presented to the winner at the annual awards ceremony at the recipient's school, and special recognition will be given to the winner in the NWS Federal Credit Union quarterly newsletter.



It's Tax Time!

The 2010 tax season has arrived. Please watch your December statement for your tax information. You will need to retain this information for your tax preparations. If you have any questions, please give us a call.

Receive Your Refund Faster With Direct Deposit

Get your refund faster and keep it more secure with Direct Deposit. Simply fill out the Direct Deposit line on your tax form, include your credit union account number and routing number, located on the bottom of your checks.



NWS

Mission Statement

“People helping people”
 – the credit union philosophy –
 is part of our family tradition at NWSFCU. We are committed to delivering excellent member service, by providing knowledgeable staff to help you reach your financial goals.

Holiday Closings

MARTIN LUTHER

KING JR. DAY

Monday, January 17

PRESIDENT’S DAY

Monday, February 21

We’re Here To **GIVE** You More, **NOT Charge** You More

The Credit CARD Act passed last year, and in doing so handed credit card companies a long list of new consumer-friendly regulations. These new regulations are going to cost the credit card industry somewhere between \$50 billion to \$80 billion a year. In turn, it hasn’t taken long for card issuers to find sneaky ways around these new rules in order to boost their top line, including higher interest rates, higher annual fees and weekend charging.



Why put up with rate and interest hikes and sneaky fees from credit card companies when you can take advantage of an NWS Federal Credit Union VISA Card and enjoy

A FIXED RATE AS LOW AS **9.99%^{APR*}**
 NO ANNUAL FEE | NO HIDDEN FEES
 25-DAY GRACE PERIOD | FRIENDLY, PERSONAL SERVICE

A NWS Federal Credit Union VISA Card offers our members value, convenience and simplicity without sneaky fees and sudden rate hikes. Best of all, if you ever have a question about your account, you don’t have to deal with voice mail systems, customer service hassles and long delays. Just give us a call. We’re here to help.

*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.

We Need Volunteers!

We have two vacancies on our Board of Directors with 2-year terms. Currently, Debbie Tilley and Rupert Thomas, Jr. are up for re-election. Additional nominations are being taken. Please note the following requirements.

- Petitions for Board of Directors are due by midnight, February 1, 2011.
- Petitions must contain signatures of no less than 45 members who are 16 years of age by midnight on the date the petitions are due.
- Petitions must contain full name (printed), account number, and the member’s signature.
- Petitions will be accompanied by a brief statement of qualifications and biographical data along with a statement of the candidate that he/she is agreeable to the placing of their names in nomination and will accept office if elected.

Petitions will be mailed to:

DONALD CAMPBELL, Chairman

Nominating Committee • NWS Federal Credit Union
 P.O. Box 200 • Yorktown, VA 23691-0200

Gobble, Gobble! Thanksgiving Turkey Winners!

Special congratulations to the following winners:

- | | |
|---------------------|-------------------|
| Kathy Rowe | Lucille Loudin |
| Burnis Whitley | George Spaniol |
| Patricia Lee | Lillie Brooks |
| G.L. Britton, Jr. | Ryan Kemp |
| Oscar Dennis | Martha Boerner |
| Eileen E. Merkel | Eunice Nash |
| Page Neale | Shawn Capehart |
| Pearlene Washington | John Loonam |
| Jerry Ellis | Bob Groves |
| Richard Proper | Doug Rowe |
| | Michelle Campbell |
| | Glen Smith |
| | Maury McElligot |
| | Aaron West |
| | Fredrick Morgan |

