



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

**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government  
National Credit Union Administration, a U.S. Government Agency



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# CU QUARTERLY

JANUARY 2010

## Drive Down Your Payments with a Credit Union Auto Loan

**Check out our great rates!**



When it comes to your car payments, smaller is better. That's why it is so important to get the lowest possible rate. Here at NWS Federal Credit Union, we have low, low rates on auto loans, starting at just:

**5.25% APR\***

You can finance a new or used vehicle with us, or bring in your loans from other financial institutions and ask about refinancing. If you're paying a higher rate right now, you might be able to reduce your monthly payments quite a bit. We'll be happy to run the numbers for you.

For current rates and a convenient online application visit [www.nwsfcu.org](http://www.nwsfcu.org) or stop by any NWS FCU branch for friendly, personal assistance.

\*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.

## DIRECT DEPOSIT: No Hassles, No Worries

Direct Deposit is a convenient, reliable solution that allows you to receive your tax refund quickly. Your refund money can be sent electronically to your Credit Union account, usually within 10 days. Simply fill out the Direct Deposit line on your tax form, and be sure to include your account number and our routing number, located on the bottom of your checks.

## Use Your Home's Equity To Get A *Fresh Start*

There are lots of great ways to put your home's value to work for you. Many people use Home Equity Loans to pay for home improvement projects or college tuition. If you have high-rate credit card debt, a Home Equity Loan is also a great solution.

By borrowing against your home to pay off debt, you can:

- **Lock in an interest rate as low as 3% APR\***
- **Write off your interest payments at tax time** (consult your tax advisor)
- **Make just one affordable monthly payment**
- **Reduce the stress of mounting bills**

It's easy to set up a Home Equity Loan. Just call, stop by or visit [www.nwsfcu.org](http://www.nwsfcu.org) and we'll handle all the details.

\*APR = Annual Percentage Rate. Calculated interest rate is prime (4.25%) plus 1%. Rate for first year is discounted by 1.25%. Every year thereafter will be 1% above prime. Rates and terms subject to change without notice. All loans granted upon approval of credit.

## 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. This year, applicants are asked to write 250 to 500 words describing **"What do today's youth need from your Credit Union for today, tomorrow and the years to follow?"**

For applications, complete instructions and qualifications, stop by one of our branch offices, or visit our website at [www.nwsfcu.org](http://www.nwsfcu.org).

**Please note the following deadline:**

The application, essay and recommendations **MUST** be received by the Credit Union by the close of business on **March 1, 2010**.

The **2010 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.



# 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.

## Please Keep Your Accounts & Beneficiaries Updated

Have you moved? Has your phone number changed? Have you checked your beneficiary information lately?

Please take a few minutes to review all of your information, and help us keep our records up to date.

## Holiday Closings

**MARTIN LUTHER KING JR. DAY**  
Monday, January 18

**PRESIDENTS DAY**  
Monday, February 15

## Thanksgiving Turkey Winners

A special congratulations to the following winners:

Tyrone Dennis  
Linda Jenkins  
Renae Roundtree  
Larry Wilson  
Sonia Aquino  
Mark Chandler  
Sarah Gootee  
Wesley Diggs  
Steven Fletcher  
Norman Rush Sr  
Jack Wilburn  
Edward Wayno III  
Charlene Bullock  
Eunice Nash  
Nancy Baker  
Nancy Rogers  
Jerry Turner  
Elmer Arehart  
Edward Roberts  
Jessica West  
Joseph Lineberry III  
Ben Harris Jr.  
Calvin Williams  
Brenda Buckle  
Nelly Diaz



# Year End CLEARANCE

Used Auto Sales Event

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Trade-In Value. Plus  
**\$1000!**

We'll give you Blue Book®  
Trade-In Value on your vehicle  
**PLUS \$1000!**

Upon used vehicle purchase from Enterprise Car Sales.

Visit Enterprise Car Sales  
December 26, 2009 - January 31, 2010

Monday - Friday 9 a.m. - 7 p.m. • Saturday 9 a.m. - 3 p.m.



Newport News  
947 J Clyde Morris Blvd.  
757 596-4103



Norfolk  
7436 N. Military Hwy.  
757 583-7653



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\*Trade-in values obtained from © 2009 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1000 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible for any relevant vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer valid where prohibited. Offer valid from 12/26/09 - 1/31/10.  
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## We Need Volunteers!

We have one vacancy on our Board of Directors with a 3-year term. Currently, Edward W. Pollard is up for re-election. Additional nominations are being taken. Please note the following requirements.

- Petitions for Board of Directors are due by midnight, Feb 1, 2010.
- 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: DEBORAH TILLEY, Chairman  
Nominating Committee  
NWS Federal Credit Union  
P.O. Box 200 • Yorktown, VA 23691-0200