



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 **(757) 877-8655**

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



© CUAdvantage.com • 877.799.0784

CU QUARTERLY

JANUARY 2009

New Computer System Coming!

NWS Federal Credit Union has been working hard behind the scenes in 2008 to convert to a new core computer system on February 2, 2009.

This conversion is necessary to ensure that NWS Federal Credit Union continues to bring you the most advanced financial services and products in the marketplace.

Great News! We're proud to announce the first of many service upgrades as a result of our system conversion. Bill Pay will be coming soon after our conversion date. It will be available to our membership for the cost of \$6.00 per month. *(Please note, this is the actual cost the Credit Union is charged for each person that signs up, there is no added charge by the Credit Union.)*



Important Notice for Members Who Download Financial Data From Our Web Site:

As a result of this conversion, please be aware that your online account activity history data that is currently maintained on our system will not be available through home banking after the conversion takes place. However, you may request a hard copy of this data from the Credit Union. Following our conversion new historical data will be developed and maintained on our new system. We therefore encourage home banking users that download their transaction history into money management software to do so prior to our system conversion on January 30, 2009 (5:00 p.m. Eastern Time) to ensure continuity of your data. If you have any questions concerning this matter, please call our Main Office at 757-887-2452.

Bank-By-Phone Users (ART):

You will have to use your last four digits of your Social Security Number the first time you use this service after Friday, January 30, 2009 to access your accounts. Once logged in, please change your Security Access code when prompted for security reasons.

Final Statement From Current Processor:

In order to convert to our new system, you will notice on your January statement that you will be paid interest on all your accounts the last business day of January 2009. For those who don't have a checking account and receive a monthly statement, this change will be reflected on your quarterly statement.

We're excited to be able to offer our members many new services in 2009 but please have patience with us as we try to make this transition as smooth as possible. Please continue to check our website **www.nwsfcu.org** for updates or contact any one of our friendly staff members at **887-2452**.

Annual Meeting Changing This Year - Details To Come

MORE INFORMATION IN THE APRIL 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.

Holiday Closings

MARTIN LUTHER KING JR. DAY
Monday, January 19

PRESIDENTS DAY
Monday, February 16

AUTO LOANS:

Save Money With A Credit Union Loan

When you're shopping for a vehicle, you want to get the best deal you can – not only on the vehicle itself, but also on your financing. That's why it is important to make NWS FCU your first stop.



From now through March 2009, we're offering auto loan rates as low as:

NEW 5.00% APR*
GOOD THRU MARCH 2009

USED 5.75% APR*
GOOD THRU JANUARY 2009

Our website has our current rates, a link to Enterprise Car Sales and a convenient online application form. For friendly, personal assistance just give us a call or stop by any NWS FCU branch.

*APR = Annual Percentage Rate. Rates and terms subject to change without notice. Certain restrictions may apply. See loan officer for more details.

Breaking News

- We have a **new ATM machine** coming to our Gloucester Branch. If you don't have an ATM card already, please sign up for one today!
- In preparation for our conversion to our new data processor, we will be **CLOSED Saturday, January 31, 2009**. In addition, as of January 30 through February 2, 2009, members **WILL NOT** be able to access online banking, ART or ATM & debit cards. We apologize for any and all inconvenience that this may cause.

Thanksgiving Turkey Winners

Congratulations to the following winners:

Main Office:

Donald Crist
Gabriel Campbell
Edward Busi
Ron Duke
Deborah Roane
Constance Dennis
Janet Kingerly
Samuel Tyler

Gloucester:

Andrew Motto
Elizabeth Hogge
Becky Solada
Richard Cheek
Alex Wood
Irene Kessler
K. G. Walters
Alex Austin

Grafton:

Minnie Tyler
Laura Smith
Mildred Parsons
Sandy Emerson
Margaret Davis
Roger Hill
Willie Banks
Charles Ragans
Pat Childers

Howard T. Burcher Memorial Scholarship



We are happy to provide a \$1,000 Scholarship each year, to help a deserving member pursue the goal of a higher education. **Applicants must write 250 to 500 words describing how their generation will pay for college in these trying and unstable times, as it is getting considerably harder for students to qualify for loans in today's economy.**

For complete instructions and qualifications visit our website at www.nwsfcu.org. Please note the following deadlines:

- **The application, essay and recommendations MUST be received by the Credit Union no later than March 2, 2009 at the close of business.**

The 2009 Howard T. Burcher scholarship will be presented to the chosen winner during the annual awards ceremony at the school of the scholarship recipient. A special recognition will be given to each winner in the credit union's **CU QUARTERLY**.