



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**

CU QUARTERLY

OCTOBER 2008



Tailgate Car Sale



NWSFCU will be sponsoring Enterprise Car Sales' Tailgate Car Sale on October 18th. Come find the car you've been looking for, with special sale pricing. Used cars will have rates as low as **6.25% APR***.

Enterprise Car Sales is located on 618 J. Clyde Morris Blvd, Newport News, VA. This sale will only be from 9-1, so come on down and be a part of all the excitement. A representative of the credit union will be there, making it easy to buy and finance in one stop.

We hope to see you at the sale!

*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.

Scholarships Available



We are offering our Howard T. Burcher Memorial Scholarship once again this year, as a way of supporting the educational goals of our younger members.

The scholarship is available to those who wish to further their education (e.g. Business School, Trade School, College). Each applicant must be a graduating High School Senior or above or holding a GED certificate. Applications must be received by the close of business March 2, 2009. We will announce the winners at our annual meeting in late Spring. The official date will be posted in the January newsletter.

Christmas Club Payoff

Ready, set, shop!

Our Christmas Club Accounts were paid out on October 1st, allowing you to head for the mall, make travel plans or entertain your friends and family.



New accounts are always welcome! You can save a little each month, and enjoy worry-free shopping next year. We'll be happy to set up convenient payroll deduction, so your account will grow automatically. Ask us for details today.

We Appreciate You

We would like to offer a big thank you to all of our members who took the time to give us your input by completing the member survey. These surveys are a great way to assess where we are, and where we need to grow. So thank you again, we really appreciate your help.

NCUA Your savings federally insured to at least \$100,000 per depositor, per insured depository institution, by the full faith and credit of the United States Government.
National Credit Union Administration, a U.S. Government Agency





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

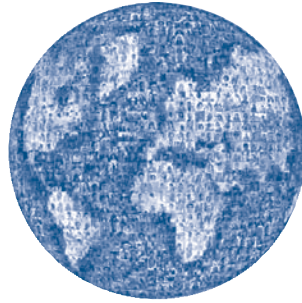
your financial goals.

Thanksgiving Turkey Give-away Gobble gobble!

We will be giving away free turkeys to 25 lucky members!

You can sign up for your chance to win a free turkey this year between October 20th and November 19th. The drawing will be held on November 19th at noon, and the winners can pick up their turkeys at the Grafton office on November 24th between 11:30 and 1:00.

my credit union
it belongs to me™



International Credit Union Day Thursday, October 16th

Millions of people enjoy the benefits of credit union membership. And each member is also an owner! This year, International Credit Union Day will celebrate the cooperative business model that makes NWSFCU such a special place.

In honor of International Credit Union Day, October 16, we are holding a coloring contest for kids ages 12 and under. The winner will have \$100.00 deposited into their account. Contestants need to be current credit union members, so come in and sign up your children or grandchildren. They can enjoy a lifetime of benefits.

Volunteers Needed

2009 NWSFCU Board

As a credit union, we are owned and operated by our members. Our Board of Directors is made up of volunteers just like you! If you are interested in serving in this way, please let us know.

Each nominee needs to submit:

- A petition with the signatures and account numbers of at least 49 credit union members who are 16 years or older.
- A brief statement of qualifications and biographical data.

Send your information to:

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

(Must be received no later than December 5, 2008)

Holiday Closings

COLUMBUS DAY

Monday, October 13

VETERANS DAY

Tuesday, November 11

THANKSGIVING

Thursday, November 27

CHRISTMAS

Thursday, December 25

NEW YEAR'S DAY

Thursday, January 1, 2009



Don't Worry. Your Money Is Safe And Sound.

With mortgage companies and banks closing their doors, jittery customers are wondering whether their hard-earned money is safe. But as a member of NWSFCU, you have nothing to worry about. Your funds are insured by the National Credit Union Administration (NCUA), a stable and well-respected government agency.

In a mid-year report, the NCUA offered reassurance that the insurance program is strong, secure and well-capitalized. You can rest assured that your deposits are safe up to at least \$100,000 per account, with additional coverage of up to \$250,000 for certain retirement accounts.

If you have any questions or concerns, please feel free to contact the credit union.

