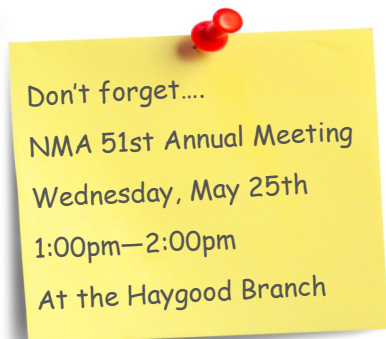


HAPPY NEW YEAR!!

From everyone at NMA, we hope you had a safe and happy holiday.

Best wishes for 2011!



Daylight Savings Time Reminder

Daylight Savings Time starts Sunday March 13. Don't forget to set your clocks ahead one hour before you go to bed Saturday.



Holiday Closings

Monday, January 17—Martin Luther King Jr. Birthday—Closed

Monday, February 21—Presidents Day—Closed

Changes will be coming to the current fee schedule. Please be sure to read the new schedule effective date 03/01/2011. You may also view it online at www.nmafcu.com

Finances have you puzzled?

NMA would like to remind you that we are a full service, federally insured financial institution! With deposit accounts, loans, IRA's, free online banking, bill pay, and more, NMA has all the services you need! Don't forget the great member service too! Come in and let NMA help you piece your finances together.



Sitting on a gold mine?

Turn dreams... into reality!



4.40%^{APR}

Let your home work for you, and get the money you need, for the things you want. Get a variable rate home equity line of credit and borrow when you want to!

Rate is defined as Variable APR (Annual Percentage Rate). Rate subject to change. Approval based on credit worthiness and other factors.

Identity Theft!



Don't be a victim.

- ⇒ Always *SHRED* old statements and bills
- ⇒ Immediately report lost or stolen cards
- ⇒ Don't carry your social security card or birth certificate
- ⇒ Do not give up personal information to strangers
- ⇒ Review and monitor your credit reports



Haygood Branch

4920 Haygood Road, Virginia Beach, VA 23455
Phone: 757-497-4500 Fax: 757-497-5346

Lobby Hours

Mon, Tues, Thurs, Fri—9:30 am-5:30 pm
Wednesday—9:30 am-1:00 pm
Saturday—9:00 am-1:00 pm

Drive Thru Hours

Monday-Thursday—9:00 am-5:30 pm
Friday—9:00 am-6:00 pm
Saturday—9:00 am-1:00 pm

Kempsville Branch

5300 Kemps River Drive,
Virginia Beach, VA 23464
Phone: 757-497-4500 Fax: 757-228-7236

Lobby Hours

Mon, Tues, Thurs, Fri—9:30 am – 5:30 pm
Wednesday—9:30 am – 1:00 pm
Saturday—CLOSED

Drive-Thru Hours

Monday – Thursday 9:30 am – 5:30 pm
Friday—9:30 am – 6:00 pm
Saturday—Closed

Shore Memorial Branch (Eastern Shore)
4376 Lankford Highway, Exmore, VA 23350
Phone: 757-497-4500 Fax 757-442-4939

Lobby Hours

Monday—Closed
Tues, Wed, Thurs—8:30 am—5:30 pm
Friday—8:30 am— 6:00 pm
Saturday—9:00 am—1:00 pm

Web Site

www.NMAfcu.com

Tapline

Toll-Free—1-800-TAP MY CU (800-827-6928)
(Outside Hampton Roads Area)

Credit Union Service Centers

677 N. Battlefield Blvd, Chesapeake, VA 23320
5798 Churchland Blvd, Portsmouth, VA 23703
5957 E. Virginia Beach Blvd, Norfolk, VA 23502
1600 George Washington Hwy, Yorktown, VA 23695
4920 Haygood Road, Virginia Beach, VA 23455
5300 Kempsriver Dr, Virginia Beach, VA 23464



Heading for Higher Education??

Scholarship Opportunities!!

- ⇒ Pick up your application for the **John C. Barnes Scholarship** or **Ward Green Scholarship**.
- ⇒ Both graduating high school seniors and current college students are encouraged to apply!
- ⇒ Scholarships are \$1,000 each.
- ⇒ Deadline is **May 2, 2011**.
- ⇒ You can also find the application online!



Please Keep Your Accounts & Beneficiaries Updated

If any of your information has changed, please be sure to let us know. It's important that we keep current, updated information on file in the event that we need to contact you. Thanks for your help!

Has going green clicked for you?

Green cars, green houses, green technology. Why not green banking? If you haven't already, sign up for Online Banking, E-statements, and bill pay. It's all free. Help protect the environment and your identity all at the same time!



Get Direct Deposit, leave the line behind!

And forget the frustration too! Don't stress about trying to make it to the branch before closing after a long day at work. With direct deposit, your paycheck is deposited before we open our doors! It's free, fast, and secure.

- ⇒ Pick up and fill out a direct deposit form from any branch
- ⇒ Bring to your employer
- ⇒ Access your funds at ATM's, branches, service centers, or online!

