



FEDERAL CREDIT UNION

www.NMAfcu.com

The TELLER

A QUARTERLY PUBLICATION FOR THE MEMBERS OF NMA FEDERAL CREDIT UNION

4TH QUARTER 2008



A VISA Gift Card Is Sure To Please

With the holidays quickly approaching, who has time to run all over town looking for gifts? Just make one little trip to the credit union, and you'll be all set.

Our VISA Gift Cards are perfect for friends, teachers, family members, or anyone on your list. They can even help you stick to your holiday budget, since you specify the exact amount you want to spend. Stop by today and we'll explain all the details.

FYI: Our annual meeting will be held in May this year. Watch for further details.



International Credit Union Day Thursday, October 16th

Come celebrate International Credit Union Day with us! As a way of thanking our members, we will have free refreshments all day long.

Ready, set, shop!

Christmas Club funds will be transferred from club accounts to savings on October 10th.



Is a reverse mortgage right for you?

Many retirees need a source of income, but do not want to sell their homes. In these cases, a reverse mortgage may be the perfect solution.

How does a reverse mortgage work?

A reverse mortgage lets you cash out your equity gradually. Rather than making monthly payments, you receive monthly checks. As long as you continue living in your home, you don't have to repay the loan.

Who qualifies for these loans?

You must be at least 62 years old and you must occupy the home as your principal residence. But there are no income requirements, credit criteria or monthly payments required.

Where can I get more information?

Our affiliate, Dominion Financial Mortgage Corporation, offers Reverse Mortgages and many other home financing options. You can call them at 757-490-1037 or visit www.MyDominionMortgage.com.

VISA For Holiday Shopping

Your NMAfcu VISA Card is the perfect shopping companion! It's accepted all over the world, and it helps your money go farther with a great rate and no annual fee.

As low as
9.90% APR*
Fixed rate

Apply for our VISA Card today, or ask for a credit limit increase. Then relax! Your holiday shopping just got easier.

*APR = Annual Percentage Rate. All loans granted upon approval of credit. Rates and terms subject to change without notice.





HAYGOOD BRANCH
4920 Haygood Rd. • Virginia Beach, VA 23455
PHONE: 757-497-4500 • FAX: 757-497-5346

LOBBY HOURS
Mon., Tues., Thurs., Fri. 9:30 am – 5:30 pm
Wed. 9:30 am – 1:00 pm
Sat. 9:00 am – 1:00 pm

DRIVE-THRU HOURS
Mon. – Thurs. 9:00 am – 5:30 pm
Fri. 9:00 am – 6:00 pm
Sat. 9:00 am – 1:00 pm

NORFOLK NAVAL BASE BRANCH
Building Z140 • Norfolk, VA 23511
PHONE: 757-497-4500 • FAX: 757-423-5194

LOBBY HOURS
Mon. & Fri. 8:00 am – 4:00 pm
Wed. 8:00 am – 1:00 pm
Lobby Closed 1:00 – 1:30 pm

KEMPSVILLE BRANCH
5300 Kemps River Dr. • Virginia Beach, VA 23464
PHONE: 757-497-4500 • FAX: 757-228-7236

LOBBY HOURS
Mon., Tues., Thurs., Fri. 9:30 am – 5:30 pm
Wed. 9:30 am – 1:00 pm
Sat. 9:00 am – 1:00 pm

DRIVE-THRU HOURS
Mon. – Thurs. 9:30 am – 5:30 pm
Fri. 9:30 am – 6:00 pm
Sat. 9:00 am – 1:00 pm

WEB SITE
www.NMAfcu.com
(All personal eServices available to members)

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

24 hour ATM & Night Deposit Service at each location

BOARD OF DIRECTORS
William Landon, Chair
James Long, Vice-Chair/Treasurer
Russell Gettier, Secretary

Directors:
Donnie Bennett • Ann Gallup
Irene Williams • Dwight Eddy

Directors Emeritus:
Kathy Busby • Ward Green

MANAGEMENT TEAM
William C. Merritt, President/CEO
Paige LoCash, Vice-President/CFO
Regina White, Vice-President/COO
Vickie Baker, Director of Marketing/HR
Linda Benedict, Director of Lending
Cathy Harmon, Director of Branches
Marilou Bangle, Accounting Supervisor

CREDIT UNION SERVICE CENTERS
677 N. Battlefield Blvd., Chesapeake, VA 23320
4288 Holland Road, Virginia Beach, VA 23452
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



Surcharge-Free ATMs Are Here, There, Everywhere!

You have more than 45,000 free ATMs to choose from

Some big banks boast about having a few hundred free ATMs, or even a few thousand. But they've got nothing on us! NMAFCU members can choose from more than 45,000 surcharge-free ATMs nationwide.

We participate with the CU24/CUHere, MoneyPass and Allpoint ATM networks, so you have unlimited free access to nearly one in 12 of all ATMs in the United States! Many of these ATMs are in convenient locations such as Target stores, Costco warehouse clubs, and gas stations, making it easy to access your accounts while you're out running other errands. Please contact us for a list of locations.



Daylight Savings Time Reminder

Daylight Savings Time ends on **Sunday, November 2 at 2:00 a.m.** Remember to set your clocks *back one hour* before you go to bed on Saturday night.

Happy Holidays!

Santa Saturday Santa Claus will visit two branches to hear what our good children want for Christmas. Bring your children, grandchildren or neighbor's children. On Saturday, December 13, Santa will be at the Haygood branch from 10:30 to 11:30 a.m. Then from 12:00 to 1:00 p.m., he will be at the Kemps River branch. Candy canes, photos with and Santa and gifts for all!

Santa Sack Enter to win the BIG sack of more than \$100 in toys and games that Santa left at each of the branches of NMA! Call or stop in and enter to win. Raffle tickets are \$2 each or buy three tickets for \$5 by December 19th. All proceeds will go to the Children's Hospital of the Kings Daughters.

Angel Tree Take a list off the angel tree and purchase some of the suggested items for a child at the Samaritan House. An angel ornament is our present to you. Return your unwrapped gifts to NMA by December 15th.

Skip-A-Payment

2008 Skip-a-Payment! Return this coupon and fee to NMA Federal Credit Union by Saturday, Nov. 15

Name: _____ Daytime Phone _____ Payroll? Circle: Y N

Account # _____ Loan ID# _____ Account # _____ Loan ID# _____

Account # _____ Loan ID# _____ Account # _____ Loan ID# _____

Signature: _____

The \$25 per loan Skip-a-payment fee must be paid (cannot be rolled into the loan balance) and interest will continue to accrue on the loan from the date of the last payment. Loan(s) must have a minimum of six monthly payments made to qualify. Mortgage loans, July Skips and extensions are excluded from this offer. This offer applies only to December loan payments.

For Office Use Only: _____ Date: _____ FM by: _____ Date: _____

WATCH OUT For Identity Theft Scams

There are still lots of criminals trying to get personal and financial information through emails, phone calls and text messages. Some of these scams have been directed at credit union members. **Please remember, NMA Federal Credit Union will never contact you in this way.**

You can stay informed on the latest scams by visiting www.onguardonline.gov or www.ftc.gov/idtheft.

SCHOLARSHIP Applications Available

Once again, we will be offering two college scholarships of \$1,000 each. If you have a family member who will be in college next fall, encourage them to join NMA and apply for these valuable awards!

NMA's John C. Barnes Scholarship is set aside for graduating high school seniors.

The Ward Green Scholarship is available for current full-time college students.

The application deadline is April 15, 2009.

Contact Vickie Baker, 757-497-4500, ext. 3005, or vbaker@NMAfcu.com.

The Z140 branch is currently operating on a reduced schedule due to renovations and down sizing of our space in that facility to meet Navy requirements. When the renovations are complete the Z140 Branch will return to regular days of operation. The ATM servicing that Branch is open 24/7 for your convenience

Holiday Closings

Columbus Day
Monday, October 13

Christmas Eve
Wednesday, December 24
Closing at 1:00 p.m.

Veterans' Day
Tuesday, November 11

Christmas
Thursday, December 25

Thanksgiving
Thursday, November 27

New Year's Day
Thursday, January 1, 2009