



A QUARTERLY PUBLICATION FOR THE MEMBERS OF NMA FEDERAL CREDIT UNION

*1st Quarter 2012*

## Are you ready to take online banking to the next level?

COMING TO YOU APRIL 3, 2012

We're making changes to your online banking platform to give you more choice, freedom and convenience than ever. With one-click access to the activities that matter most to you, you can customize your home banking experience to fit your needs.

Your new online banking platform will still have the features and functionality you're accustomed to, but with more flexibility for you. For example, you can arrange your home banking main page to include the features and functions that you use most often. You will also enjoy some new features, such as the ability to set up recurring transfers and automatic transfers whenever an account balance gets too high or too low.

To get started, you'll simply log in and start using your new options. The first time you log in following the refresh, you will use your member number. After that, you can change it to a new user ID that is personal to you and easier to remember. During the first log-in process, you will also set up your additional security layers, such as questions and images. You will only need to do this the first time you log in.

Once you log in, you are now ready to begin customizing your view. Choose between a two- or three-column layout and move, delete and add boxes of content to your taste. All of your current settings and information, such as automatic payments and bill pay information, will migrate to the new system. There's no need for you to set it up again.

If you haven't yet taken advantage of online banking, there's no better time to begin. The flexibility, improved security and increased functionality of the new online banking platform give you the power to control your banking experience – right at your fingertips.

### **NMA Federal Credit Union is here to assist you in your lending needs**

Not since the Great Depression have credit unions been more essential to the American family. Bank lending has contracted significantly over the past few years, while the number of households of modest means has increased. A full 28% of Virginia households are asset-poor and live paycheck to paycheck, leaving them unprepared for financial emergencies.

As a result, the financial solutions that credit unions have offered for more than 100 years are increasingly the only affordable option for members in need --- members who otherwise must resort to payday lenders, pawn shops, and high – interest credit cards to meet their modest credit needs. Below is an example of the fees incurred from utilizing payday lending.

Loan Amount	\$100.00	\$200.00	\$300.00	\$400.00	\$500.00
In-Store Payday					
Loan Fee	\$26.40	\$47.80	\$69.20	\$90.60	\$112.00
APR*	688.29%	623.11%	601.38%	590.52%	584.00%

\*Assumes a 14 day term. The fee and APR include a loan origination fee of \$20 for every \$100 borrowed and a verification fee of \$5 plus interest at 36% assuming a 14 day term and that the fee is financed.

Contact NMA at 757-497-4500 or visit any location. Also visit us on the web at [www.nmafcu.com](http://www.nmafcu.com).



### 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 – 1:30 pm

2:00 pm – 5:30 pm

Wednesday—9:30 am – 1:00 pm

#### Drive-Thru Hours

Monday – Thursday 9:30 am-1:30 pm

2:00 pm-5:30 pm

Friday—9:30 am-1:30 pm

2:00 pm-5:30 pm

### Shore Memorial Branch (Eastern Shore)

4376 Lankford Highway, Suite A

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

### Parksley Branch (Eastern Shore)

18503 Dunne Ave

Parksley, VA 23421

Phone: 757-497-4500

#### Lobby Hours

#### Web Site

[www.NMAfcu.com](http://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

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

New Auto rates as low as 2.50% APR.



Enjoy a new ride with NMA Federal Credit Union financing.

Call 757-497-4500, visit [www.nmafcu.com](http://www.nmafcu.com) or one of our branches near you.

All applicants must NMA's lending requirements.

## NEW SERVICE—PAY A MEMBER

Members with a checking account and online banking now have the ability to transfer funds from another Financial Institution to their NMA account, from NMA to another Financial Institution and "Pay A Member" which allows transfers from non-members to an NMA member account.

All payments/withdrawals are processed at 11:45 am. If you create a transaction prior to 11:45 am Monday – Thursday the transaction will go the next day.

If a you create a transaction after 11:45 am it will process in 2 business days. Example - you make a transaction on Wednesday after 11:45 am the funds will not be withdrawn or deposited until Friday.

Exceptions include Weekends and Holidays. Example – you make a transaction after 11:45 am on Friday and Presidents day is on Monday the transaction will not hit the account until Wednesday.

## HOLIDAY CLOSINGS

Monday - January 2 - News Year Day (Observed)

Monday - January 16 - Martin Luther King Day

Monday - February 20 - George Washington's Birthday

