



SEASONS GREETINGS

-From the Board of Directors and Staff at NMA Federal Credit Union. Have a safe and happy holiday season!

Holiday Closings

Friday, December 24—Close at 1:00 PM

Saturday, December 25—Christmas—Closed

Friday, December 31—Close at 1:00 PM

Saturday, January 1—New Years Day—Closed

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

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 Kempersiver Dr, Virginia Beach, VA 23464

Need a little holiday help? 5% APR* Loan Special

Let NMA help you make this holiday season perfect! Apply today and take advantage of our Holiday Loan Special. See a member service representative or apply online!

*APR (Annual Percentage Rate). Restrictions apply. Approval based on credit worthiness and other factors. Limited time offer. \$500-\$2000. 12 month term.



Give the gift that lets them choose!

Don't waste your time looking for the perfect gift. Stop by a branch and get a **VISA** gift card and let them choose exactly how they want to use it! Accepted anywhere VISA is!

OUR NEWEST MEMBERS... AND BRANCH TOO!

NMA would like to welcome our newest members, **Shore Memorial Federal Credit Union**. Our newest branch opened early this past summer in Exmore, VA on the Eastern Shore. This branch is also a service center outlet!



Thinking of a New Year's Resolution? GO GREEN!



Online Banking from NMA is easy, secure, and best of all, it's **FREE!** Get your statements and pay your bills all online. Give us a call or see a representative today!

Invest in your future!

It is **NEVER** too late to open an IRA account, especially in today's uncertain economy. Stop by a branch and start saving!

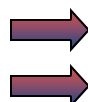
At what age can I open an IRA?

-As long as you are old enough to obtain a job and have an income, you can open an IRA.

Is there a minimum balance required?

- A minimum balance of \$25 is required to open and keep the account active.

Have an auto loan?



SAVE 2%

If you currently have an auto loan at another financial institution, we can reduce your interest rate by 2%! Apply in person or online! Restrictions apply. Approval based on credit worthiness and other factors. Offer may expire at any time without notice.