



NORFOLK VIRGINIA

VOLUME 4, ISSUE 1

POSTAL CREDIT UNION
A RESOURCE FOR LIFE

FALL 2006



Give the gift of MONEY with an
NVPCU GIFT CARD

EASE your busy schedule with one simple card trick. Take care of all of your shopping in one convenient trip! No more trips to crowded shopping centers; No more wondering what you should buy; No more packing, wrapping, shopping or long lines at the post office; and, no more returning unwanted gifts, because a gift card is one simple card trick. Our gift cards are similar to gift certificates but with more

flexibility. Gift giving has never been easier, and the receiver will love the freedom of shopping wherever VISA debit cards are accepted. It's ideal for any occasion and terrific for young and old alike. Your gift will be a hard act to follow. Purchasing gift cards is as easy as determining the gift amount and selecting a card design. Contact one of our representatives today!

GIFT CARDS
MADE EASY

- Ideal for young and old
- Card designs for different occasions
- Yours for only \$3.50 each
- Available

Mark Your Calendar

SAM'S CLUB is coming November 31!

FALL BACK

Oct.
29,
2006

URGENT-SECURITY ALERT

Some of you may have received a bogus email mimicking an email from Card Services for Credit Union (CSCU). This email asks you to take a brief survey and then it asks for personal account information as well as plastic card information. **Please remember that CSCU does not communicate with cardholders directly and it does not collect cardholder data.**

IRA FACTS

*SIGN UP TO SKIP A
PAYMENT DURING THE
HOLIDAYS ON THE
FORM BELOW!*



ROTH IRAS

Consider choosing a Roth IRA if you don't need a tax break now. You can withdraw regular contributions anytime tax-free and penalty free. In addition, you do not have to take distributions at age 70 1/2.

TRADITIONAL IRAS

If you want a tax deduction now or believe you will be in a lower tax bracket when you retire, choose a traditional IRA.

EDUCATIONAL IRAS

For educational expenses, save with a Coverdell ESA to cover a wide range of education expenses. Contact your credit union today for more information.

INTERNATIONAL CREDIT UNION DAY

N *VP*CU
cordially
invites you and
your family to join
us, October 20 for
the International
Credit Union Day.

Read on for further details.

BJ's rep., Danielle, will be on site and provide refreshments during the day. NVPCU members and families will have an opportunity to sign up for discounted BJ's cards. Marion Shakir will be at the celebration with men and women accessories from 8:30-3 PM as well.

HOLIDAY CLOSINGS

COLUMBUS DAY-OCTOBER 9

VETERANS' DAY- NOVEMBER 10

THANKSGIVING- NOVEMBER 23
& NOVEMBER 24

CHRISTMAS DAY- DECEMBER 25

NEW YEAR'S DAY-JANUARY 1

*MAY YOUR HOLIDAYS BE
FILLED WITH HAPPINESS &
FINANCIAL SUCCESS*

X-MAS CLUB

FUNDS WILL BE
TRANSFERRED INTO
YOUR SHARE ACCT
ON THE LAST PAY
PERIOD IN OCT
(20TH)

SKIP A PAYMENT FORM

\$30 PER LOAN... Please accept this assigned form as my request to skip my December 2006 loan payment(s).

THIS FORM MUST BE RETURNED BY NOVEMBER 3, 2006 Payments **MUST** be current.

Account Number _____ SSN _____ Home Phone _____

Loan Trailer _____ Monthly Payment \$ _____ Loan Trailer _____ Monthly Payment \$ _____

Loan Trailer _____ Monthly Payment \$ _____ Loan Trailer _____ Monthly Payment \$ _____

Payments made: Bi-weekly Monthly Payroll Transfer Cash

Name _____ Work Phone _____

Home Address _____ City, State, Zip _____

I understand that the interest continues to accrue and is charged to the loan(s) over the extended period in which the payment has not been made. I will not be notified by NVPCU unless this request is denied. Signature _____ Date _____

