

FINANCIAL RESOURCE

WWW.NVPCU.ORG

WINTER 2007

TAKE *Control* OF YOUR FINANCES in 2008

It's the most wonderful time of the year and we want to celebrate it with you. The beginning of the year is an excellent time to take a look at your finances. What are the most pressing financial goals that you and your family are facing? NVPCU has a number of solutions to help you meet those financial goals. This is the year for you to take control of your financial future and we are the resource to help you do just that. **HAPPY M.O.N.E.Y. YEAR!!!**

FINANCIAL OPTIONS AVAILABLE



ONE BELOW PROMO FOR AUTO LOANS. Let us SHOW YOU THE MONEY! If you have a loan at another financial institution or dealership NVPCU will MEET OR BEAT* your current loan rate. Receive 1% off your current rate. No questions asked. Call Sue Crepeau for more information.



Don't stress - get an NVPCU **fixed rate VISA card**

*some restrictions may apply



Register here for a **WEDDING ACCOUNT.** Invite friends and family to contribute to your NVPCU WEDDING ACCOUNT.



Protect the most important people in your life with **INSURANCE***: Life, Health Disability & Long-term care. For a quote or more information call us.



HOME LOANS: First Mtgs. Now available at an EXCELLENT rate.

*offered by NVPCU affiliate

\$5000 CDS AVAILABLE* FOR 5% APR FOR 5 MONTHS
*NEW DEPOSITS ONLY



NVPCU can help you navigate your retirement years. Call us for more information.

WE'RE CLOSED

- MONDAY, JANUARY 21
MARTIN LUTHER KING JR., DAY
- MONDAY, FEBRUARY 18
PRESIDENT'S DAY



MARCH 9: DAYLIGHT SAVINGS TIME (SPRING FORWARD)

Special thanks to the NVPCU Board, Staff & Supervisory Committee for your service last year!

NVPCU CEO WINS INSIDE BUSINESS AWARD

Norfolk Virginia Postal Credit Union CEO, Hattie Platt was selected by the Business Journal, INSIDE BUSINESS, to receive one of the Women In Business Achievement Awards. INSIDE BUSINESS recognized 25 of the top businesswomen in Hampton Roads by presenting

them with Women in Business Achievement Awards. Hattie was profiled in the December 10 issue of INSIDE BUSINESS for her service with Norfolk Virginia Postal Credit Union in the role of CEO over the past 15 years. In addition Platt was honored at the Women INSIDE

BUSINESS Achievement Awards Luncheon where she received the INSIDE BUSINESS award. Board Members Hervey Trimyer, William Beck & Janie Martin and NVPCU Employees, Alice Elliott & Sue Crepeau attended the luncheon.

TIME FOR ANNUAL FISCAL CHECK-UP

The beginning of the year is an excellent time to conduct an annual "fiscal" on your finances.

Here at NVPCU we are committed to helping our members achieve their ultimate fiscal fitness.

1. Review the beneficiaries and update their information listed on your credit union account
2. Review your account cards to ensure that all of the information is accurate and up to date

for you and any joint owner of your account.

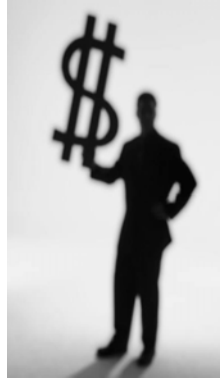
3. If you receive an inactive account notice at any time, give us a call to find out the options available to reactivate your account.

4. If you haven't started to contribute to your 2008 Christmas Club, make sure proper

arrangements are made to help you plan for stress free holidays next year.

5. Ensure that your payroll allotment is set up correctly to assure your payments are received in a timely fashion.

6. Review all of the services offered by the CU and make sure you are using all of the resources available to you.



CALENDARS ARE NOW AVAILABLE

NVPCU PRIVACY NOTICE

The Credit Union collects non-public information about you from the following sources:
 Information we receive from you on applications and other forms
 Information about your transactions with us or others
 Information we receive from a consumer reporting agency (where applicable)

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice. NVPCU restricts access to your personal and account information to those employees who need to know that information to provide services to you. NVPCU maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



FYI:

All checks may be subject to a hold. Local checks may be held 3-5 business days. Other checks may be held for 7-10 business days.



NVPCU is for folks living life like you!