

FALL 2007

NVPCU

SEPTEMBER 2007

YEAR OF THE MEMBER



LIFESTYLE
BENEFITS

LIFE HAPPENS. NVPCU CAN HELP.

HOME MORTGAGES

HOME EQUITY LINE OF
CREDIT

BACK2SCHOOL
SIGNATURE LOANS

NEW & USED AUTO
SECURED LOANS

BOAT & MOTORCYCLE
LOANS

VACATION LOANS

LINE OF CREDIT
LOANS

OVERDRAFT
PROTECTION LOANS

SIGNATURE LOANS

CHRISTMAS LOANS

When life happens it is important to know that you have the resources that you need to help you. NVPCU is committed to being your resource for life. We are creating financial partnerships built for *your* life. The possibilities are endless and our purpose is to make it happen. The side chart has a list of the **various types of loans** available to our membership. For more details and to find out how we can assist you, please contact us at **757.622.7772** or come in to see us and we'll get started on your lifestyle benefits. We are pleased to announce that ALL of our employees are available to serve you with your financial loan needs—including our newest additions, **Gail Elliott-Mudd** and **Sue Crepeau**.



**WORRY FREE SHOPPING =
HAPPY HOLIDAYS!**



The Holidays will soon be upon us. If you have not taken advantage of the NVPCU Christmas Club offered, it's still not too late to begin to save for your 'Winter Spending Sprees' with an NVPCU savings account.

1. Make a list of the individuals you want to give a gift to during the holidays.
2. Determine how much you want to spend on each gift. Begin to set aside a specific amount in your NVPCU savings account during each pay period.
3. At your appointed time begin to shop worry free.
4. Start your 2008 Christmas Club the FIRST PAY PERIOD IN NOVEMBER 2007.

For those of you who established a 2007 Christmas Club, the funds from your Christmas Club will be transferred to your savings account the last pay period in October. Happy Shopping!

THE FALL & WINTER CALENDAR OF EVENTS

EVENTS JUST FOR YOU!

October 19

SAM'S CLUB

(Celebrating International Credit Union Day)

Saturday, October 27

Enterprise Fall
Kick-off Used Car
Sales Event
10:00 AM-2:00 PM

The Credit Union will be closed the following days:

October 8

Columbus Day

November 11

Veteran's Day

November 22-23

Thanksgiving

December 24 at noon

Christmas Eve

December 25

Christmas Day

December 31 at noon

New Year's Eve

January 1

New Year's Day

RATE CHANGES

effective Nov. 1

Stop Payment: \$35

Counter Checks: \$5

Verification of accounts: \$10

Loan Restructuring: \$100

SHOPPING OPTIONS FOR THE HOLIDAYS

CHRISTMAS LOANS

from October 1- January 31, 2008

VISA CREDIT CARDS

available at a special introductory rate

VISA GIFT CARDS

do ALL your holiday shopping in ONE DAY at ONE PLACE... NVPCU

WHAT'S IN IT FOR OUR MEMBERS?

At NVPCU we feel that it is important that our members have the services they need to help them live their lives. That is the reason we offer the following lifestyle benefits:

- Affordable Loan Rates
- Online Banking Services
- Gift Cards
- Investment Services
- Kid's accounts
- All-state At Work life, cancer & disability insurances
- Wedding accounts
- Nationwide Service Centers
- VISA Credit Cards
- Christmas Club
- ATM
- Retirement Planning
- Home Equity Lines of Credit
- Mortgages
- IRAs
- Life, Health, Long-term care insurances

If you are a member, make sure you are using all of our services that will benefit you and your family. If you're not a member, join today and spread the word.

For **businesses** and **organizations** interested in membership, contact Gail Mudd at 757.622.7772.

SKIP A PAYMENT FORM ~ \$30 PER LOAN

Please accept this assigned form as my request to skip my December 2007 loan payment(s).

THIS FORM MUST BE RETURNED BY NOVEMBER 2, 2007 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 _____

WANTED

A RETIRED PERSON TO VOLUNTEER TO SERVE ON THE NVPCU SUPERVISORY COMMITTEE