



RESOURCE FOR LIFE in a money crunch?

These days it seems like everyone is looking for a way to make their dollars stretch farther. Well, NVPCU wants you to know that you are not alone. Our mission is to be your financial resource for life and though our economy is having some 'issues', our mission remains the same. Don't allow the money crunch to get you down, let us be your resource for life. That is why we are here.



"The gas prices and my other bills are killing me. Not to mention the groceries and everything else my family needs."

"Now might be the perfect time to think about **refinancing or a home equity line of credit**. Rates are low. Let's talk."



"I'm having problems paying my car payment because I need every dime I can get to help support my family."

"Why not look into **restructuring your loan** for a nominal fee. All you have to do is speak with one of us."



"The holidays are coming and honestly, I won't have many extra dollars available for shopping at all."

"No worries. If you have a Christmas Club account, you should consider applying for the **Christmas Club match loan**. If you don't have a Christmas club, you might qualify for a **signature loan**. Also you can elect to **skip-a payment in Nov. or Dec..**"



"I'm ready to retire, but I'm not sure what I should do with my money in this economy."

"NVPCU has partnered with a financial consultant that can help you with this. You can roll your money over into a **IRA Rollover** and if you would like to **invest some dollars** now while the market is on sale, the financial consultant can help."



"What should I do if I need a new car? Given the economy right now, I'm not sure if I should make any purchases at this time."

"Before you start shopping for a **car or a home**, come see us. We can **prequalify you** and even if you recently purchased a car and have your loan somewhere else, you might be eligible for the **1% auto promotion**. We may **meet or beat* your current loan rate**. We offer **gap and extended warranties** on our **auto loans**."



"The new year is starting and I want to get a handle on my money. What should I do?"

Sign up for three sessions with our **wealth coach** now. For a nominal fee these coaching sessions will help you.

* certain restrictions may apply.



**NORFOLK VIRGINIA
POSTAL CREDIT UNION**

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NVPCU

YOUR RESOURCE FOR LIFE

Visit us on the web to pay your bills or
check your accounts! www.nvpcu.org



Did you know that your money is
NCUA insured up to a maximum of
\$250,000?

AVOID THE HOLIDAY HUSTLE



**GIVE AN
NVPCU
VISA
GIFT
CARD!**

NOW AVAILABLE



1 Day "Ultimate Tailgate" Auto Sales Event
Saturday October 25th at 10:00 am- 2:00pm at
Enterprise Car Sales

The Fall & Winter Calendar of Events

EVENTS JUST FOR YOU!

October 31

SAM'S CLUB 8:30AM-
until 2 for \$40 mbership

Saturday, October 27

Enterprise Ultimate Tailgate
10:00 AM-2:00 PM

We will be closed the
following days:

October 13

Columbus Day

November 11

Veteran's Day

November 27-28

Thanksgiving

December 25

Christmas Day

December 26

January 1

New Year's Day

January 2



**HOLIDAY
SKIP
A
PAYMENT
FORM**

\$30 PER LOAN Please accept this assigned form as my request to skip my NOV./DEC. 2008 loan
payment(s). **THIS FORM MUST BE RETURNED BY NOVEMBER 2, 2008.**

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 _____