

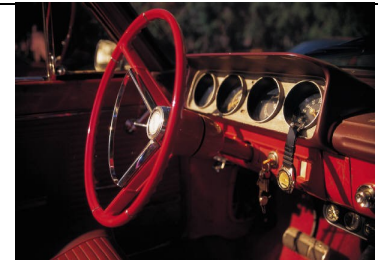


RESOURCE FOR LIFE

OUR FAMILY IS GROWING!

OUR family has expanded! It is our pleasure to welcome the members and staff of Landmark Communications Employees Credit Union into Norfolk Virginia Postal Credit Union. It is our intention to be a resource for all of our members and their families by providing the financial services and programs that they need.

In this newsletter you will find many offers that will be a resource for your life and your family. Currently NVPCU is offering **VEHICLE LOANS AS LOW AS 4%**. In addition, as the holidays approach, please note the **CHRISTMAS CLUB** funds will be transferred to your accounts on your last pay period in October. If there is something in this issue that will make your life better, give us a call. We will be happy to work with you to help you accomplish your financial goals.

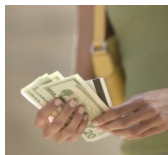


Want to reduce your current vehicle loan rate?

NVPCU may be able to **reduce** your current vehicle loan rate financed at **another financial institution by 2%.***

*RESTRICTIONS MAY APPLY

WHEN LIFE HAPPENS, NVPCU IS THERE



Affordable Loan Rates
Mortgages (very low rates)

Online Banking Services

Gift Cards

Investment Services

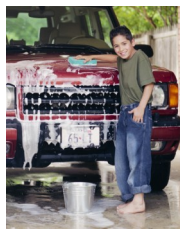
Kid's accounts

Wedding accounts

Nationwide Service centers

VISA Credit Cards

Christmas Club



Fixed Interest Rate & NO Hidden Fees



TAKE THE RIDE OF YOUR LIFE

Make the top bid & drive away in style

2002 Mazda Tribute*

Minimum bid accepted: \$3,800

Mileage: 78,038

*Engine replacement is necessary. Special loan rate may apply upon qualification.

2003 Monte Carlo

Minimum bid accepted: \$5,300

Mileage: 80,000

CALL 622.7772 for more details.

Special loan rate may apply upon qualification.

VISIT THE SERVICE CENTER NEAREST YOU IF WE'RE CLOSED. WWW.CREDITUNIONSERVICECENTER.COM

SERVICE CENTER HOURS: MON-FRI (9-7) & SAT (9-5)

Fees as of February 1, 2009

ATM inquiry/transaction fee: \$2 each

Christmas Club Early Withdrawal: \$30 each

Overdraft fee (NSF), POS NSF: \$38

For additional fees and information: Visit www.nvpcu.org



RESOURCE FOR LIFE

HOLIDAY CALENDAR



We will be closed the following days:

Columbus Day
Monday, October 12¹²

Veteran's Day
Wednesday, November 11

Thanksgiving Day
Thursday & Friday,
November 26-27

Christmas Eve at NOON
Thursday, December 24

Christmas Day
Friday, December 25

New Year's Eve at NOON
Thursday, December 31

New Year's Day
Friday, January 1

NVPCU LOCATIONS

600 Church Street
Room 111
Norfolk, VA 23501
Phone: 757.622.7772
Fax: 757.624.3928

150 West Brambleton Avenue
Norfolk, VA 23510
Phone: 757.446.2797

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?

SIGN-UP for the **WHERE THERE'S A WILL (OR TRUST) THERE'S A WAY** Seminar with attorney, Steve Brown. Call 622.7772 to get your name on the list for the future seminar about wills and trusts.

AVOID THE HOLIDAY HUSTLE
GIVE AN NVPCU VISA GIFT CARD!
AVAILABLE NOW FOR ONLY \$3.50 PER CARD.



\$30 PER LOAN Please accept this assigned form as my request to skip my NOVEMBER OR DECEMBER 2009 loan payment(s). Payment(s) **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 _____