



RESOURCE FOR LIFE

10 WAYS *to* STRETCH YOUR DOLLARS *in* 2010



Happy New Year! We are so glad we had the opportunity to work with you last year and look forward to serving you again this year. As you know, NVPCU is committed to being your resource for life. We want to help you and your family meet your financial needs in 2010.



10 Ways to Stretch Your Dollars in 2010

10. Deposit a percentage of each paycheck into your **NVPCU savings account** or **purchase a CD**

9. **Visit an NVPCU Loan Officer** to review your current loans and find ways that you can save money in the new year



8. If you are purchasing a house, **ask about our mortgages**. Remember we have: **NO ORIGATION FEES, NO APPLICATION FEES & LOW MORTGAGE RATES.**

7. If you are purchasing a car, take advantage of the **NVPCU 2% BELOW promotion**. We will match or beat your current vehicle loan rate with another financial institution if you qualify.

6. MAKE A BID on one of our repos when available.

5. Apply for an **NVPCU Credit Card** with rates as low as 9.9%

4. Sign up for an **NVPCU Debit card** and keep track of every penny spent.

3. Start a **Christmas Club** today and save every month for your 2010 holiday shopping spree

2. **Review your credit report** with a financial representative at NVPCU

1. Attend the **Lunch & Learn series** offered by NVPCU to help you make smart choices financially to help you accomplish your financial goals

Contact us to find out how we can help you and your family! Invite your coworkers and family members to join the credit union. Let's make this the best credit union in Hampton Roads.

NVPCU LUNCH & LEARNS

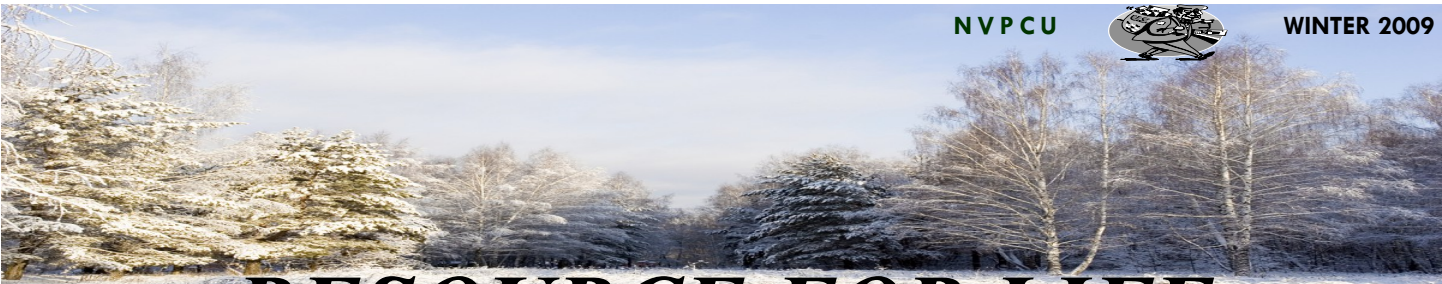
NVPCU will host a number of Lunch & Learns this year to help our members. If you are interested in one, please call and provide us with your name, email and phone number.

*** Where There's A Will, There's A Way with Atty Steve Brown (Protecting your Assets & Family)**

*** Do You Have Enough Insurance? (Protecting your Family by Preparing for the Unexpected)**

*** How Should I Handle my 401(k), 403(b) & IRA Rollover?**





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The NVPCU Winter Calendar

WE'RE CLOSED

- **MONDAY, JANUARY 18**
MARTIN LUTHER KING JR., DAY
- **MONDAY, FEBRUARY 15**
PRESIDENT'S DAY

DAYLIGHT SAVING TIME

- **SUNDAY, MARCH 14**
SPRING FORWARD

CAN'T GET TO OUR CREDIT UNION LOCATIONS? VISIT A SERVICE CENTER

Shared Branching Means Convenience

If you're traveling a long distance or just across town and you need credit union services, we can help. Norfolk VA Postal Credit Union knows convenience is what you need. We are a part of a nationwide network of almost 3,900 other credit union branches that cooperate to service each others' members. Shared branching allows you, our member, to do many of the same transactions you would at one of our home locations. All you need is your photo ID to conduct business at a service center location. No matter if you're on vacation or unable to get to one of the home offices, there are hundreds of locations that can serve you. Go online to www.cuservicecenter.com and put in your zip code and you will see all the credit union service centers and shared branching locations nearest you.

Look for the CU Swirl (the Service Center & shared branch symbol) and go in and conduct business as usual FREE OF CHARGE and get on with your day.

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

Getting ready to retire? Have a 401(k)/403(b), or IRA rollover? Need to purchase insurance (life, disability, long-term care) or want to invest your money? Contact NVPCU



NVPCU

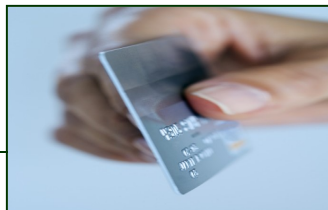
600 Church Street Room 111
Norfolk, VA 23510
757.622.7772

150 Brambleton Ave
Norfolk, VA 23510
757.446.2797



YOUR RESOURCE FOR LIFE

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



NVPCU GIFT CARDS

Available for every occasion:

- WEDDINGS BIRTHDAYS
GRADUATIONS CHRISTMAS
ANNIVERSARIES
RETIREMENTS
& MORE

Remember, NVPCU is
YOUR RESOURCE FOR LIFE

& ANOTHER THING . . .

Do you have a CHECK CARD? There is no automatic transfer from savings to checking when making a transaction with your Check Card. To avoid an NSF fee of \$38, funds MUST be available in your account at the time of the transaction.

ATTENTION LANDMARK FAMILY . . . If your social security number is listed at the bottom of your check as your account number, it is important that you order new checks immediately. Contact us and *GET YOUR FIRST 50 FREE.*



HAVE YOU MOVED? Don't forget to notify your financial institution of your new address to avoid the returned mail fee.

Don't let your account become dormant or inactive. Your account will always remain active if you make a deposit or transfer funds into your account every six months.

Minimum Savings Account Balance: \$25

There is a \$15 daily fee if you have a negative balance so don't let your account slip into a negative balance.

FYI: The ABA number is: 251481737 for NVPCU.