

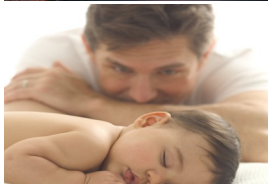


RESOURCE FOR LIFE

THE BEST IS YET TO COME IN 2009



The New Year brings new resolutions, new financial goals and new financial challenges. Although many are experiencing economic challenges, it is important that our members know that NVPCU is here for you and your family-for those life moments that really count. It has been a pleasure to be there for you during the 2008 year and we look forward to continuing to do so in 2009. To our new members we say, welcome. To our existing members, board and staff we say, thank you. Remember, we are your resource for life and the best is yet to come!



REMINDERS

Regulation D: Members are only allowed 6 transfers from any share or club account per month via phone or mail. Members may make **unlimited** transfers in person.

To avoid receiving an inactive letter, please make a transfer or deposit every 6 months.

Avoid Fraud Scams: NEVER give your pin, social security number or account number to anyone by mail or phone.

TAKE ADVANTAGE OF OUR CONVENIENT AUTO PREAPPROVAL LOANS



LET'S SEE IF WE CAN SAVE YOU THOUSANDS



Your mortgage payment is probably the largest part of your budget. Here's how we make OUR MORTGAGES A GIFT for our members

- **No Origination Fee**
- **No Application Fee**
- **Most Importantly, LOW MORTGAGE RATES.**

Give us a call and let's talk more about your savings.



RESOURCE FOR LIFE

The NVPCU Winter Calendar

WE'RE CLOSED

• **MONDAY, JANUARY 19**
MARTIN LUTHER KING JR., DAY

• **MONDAY, FEBRUARY 16**
PRESIDENT'S DAY

DAYLIGHT SAVING TIME

• **SUNDAY, MARCH 8**
SPRING FORWARD



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



**NORFOLK VIRGINIA
 POSTAL CREDIT UNION**

600 Church Street
 Room 111

Phone: 757.622.7772
 Fax: 757.624.7103

nvpcu

YOUR RESOURCE FOR LIFE

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



**NVPCU CREDIT &
 DEBIT CARDS
 HAVE A *BRAND*
 NEW LOOK.**

**NEW CARDS
 WILL ARRIVE IN
 JANUARY AND
 FEBRUARY**

Fees effective as of February 1, 2009 fees subject to change

SHARE DRAFT ACCOUNT FEES:

| | |
|----------------------------------|----------------------------------|
| Overdraft fee, NSF fee: | \$38 |
| Overdrawn balance fee: | \$15 per day |
| Closure of account by NVPCU: | \$25 each |
| VISA Debit card replacement fee: | \$10 increments per card request |
| VISA PIN reorder fee: | \$10 each |
| Stop payment request fee: | \$38 per item |
| Copy of draft fee: | \$5 per item |
| Share Draft printing fee: | price varies based on style |
| Copy of Deposited item: | \$5 |
| Account reconciliation fee: | \$25/HR minimum 1 Hour |

OTHER FEES:

| | |
|---|------------------------------|
| Return check fee: | \$38 |
| Account closure fee: | \$25 |
| Rejoining fee: | \$25 |
| Account verifications: | \$15 |
| Wire transfer fee: | \$25 |
| International wire transfer fee: | \$40 |
| Interim account printout fee: | \$10 |
| Christmas Club Early Withdrawal: | \$30 each |
| 3rd party check, cashier & counter checks: | \$5 per check |
| Copy of statement fee: | \$10 each |
| Skip a payment fee: | \$30/loan |
| Collection fees, legal fees: | 33% |
| Garnishment processing: | \$100 |
| VISA card replacement: | \$15 single, \$25 joint |
| VISA over credit limit fee: | \$30 |
| VISA late payment: | \$30 |
| Loan Late Payment Fee: | \$30/loan |
| <i>Late payments apply after 7 day grace period</i> | |
| Loan extension: | \$30 |
| IRA rollover or trans before 59 1/2: | \$25 |
| IRA full or partial withdrawal before 59 1/2: | \$10 |
| Debit Overdraft Research: | \$25 |
| Inactive Accounts: | \$15 per month after 90 days |
| Return mail: | \$5 per item |
| Below Minimum Balance fee: | \$5 per month |
| Merchants Reissue Check Fee: | \$50 |
| VISA Gift Card: | \$3.50 each |
| VISA Gift Card replacement: | \$15 each |
| Notary Public Services: | Free for members |
| ACH Transfer: | \$10 |
| ACH Fee after member initially contacted: | \$38 |
| Minimum Share Balance to receive dividends: | \$100 |