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Andrews Federal Credit Union / QUARTERLY NEWSLETTER / APRIL 2009

It's spring, and time for our Great Loan Makeover

Spring is here and you know what that means: Time to refresh, renew… sweep out the old and bring in the new. Apply that thinking to your finances and you could be $50 ahead.

Simply, turn to Andrews Federal to refinance your auto, home equity or personal loan from another financial institution before April 15th, and you could get a $50 gift card.* Spring cleaning never felt so good!

This is the answer you've been looking for—a way to organize your finances and save money with our "Great Loan Makeover."

Take advantage of our competitive rates and flexible terms to refinance your high-interest loans and you could enjoy a little extra cash in your pocket each month.

Apply today!

Hurry, offer ends soon!
To get started, call us at **800.487.5500** (U.S.) or **00.800.487.56267** (Outside U.S.), stop by a branch, or visit **www.andrewsfcu.org/makeover** today.

** Loans based on creditworthiness and subject to approval. Offer eligible for loans: $15,000 or more for auto, $25,000 or more for home equity loan and $10,000 for personal loans. Loan proceeds must be used to refinance loan(s) from another financial institution(s). Gift cards to be distributed within 30 days from promotion end. Certain restrictions apply.*

It's time for our Annual Meeting

Join us for our Annual Meeting at 5pm, Monday, April 20th, at our US Headquarters, 5711 Allentown Road, Suitland, MD. You'll hear brief reports on the state of the credit union, as well as a look into the future.

Call 301.702.5381 or visit **www.andrewsfcu.org/annualmeeting** by Friday, April 17th to reserve your seat. Hope to see you there!

A message from the President & CEO

Chris McDonald
President & CEO

While it seems like the financial showers may last longer than April, we want you to know that Andrews Federal Credit Union will still be here to help you weather the economic storms no matter how long they last. Our continued financial strength and stability enables us to constantly improve the products and services offered at your credit union.

- **New Products and Services** – We're excited to announce that we will introduce new mortgage loan products in the coming months. While the housing market is still soft, it's a great time for us to assist our members in reaching their homeownership dreams or refinancing existing homes to make payments more affordable. We've also added two new checking accounts—one for members who want to earn interest on their balances and a second for members who are trying to re-establish their credit history.
- **More Online Education Tools** – We've added a *Just for Parents* section to our online Education Center which provides parents the tools and coaching needed to teach your children sound money management skills.
- **Improved Online Banking Access** – In the coming months, we will introduce a new and improved Online Banking service which will make transactions faster and even more convenient. New features will also be added including the ability to view check images and set email alerts.

In these uncertain economic times, you may know someone who would benefit from a lower-cost financial alternative. Why not pass along the word about membership? Everyone should have a credit union like Andrews Federal, a true financial partner that's safe and secure, to turn to in times of uncertainty.

We'll continue to be here to help you weather the storm!

Online Banking will have a whole new look and feel

Efficiency. Speed. Security. That's what consumers want today in virtually everything they do online. And that's exactly what you can expect when we enhance and re-launch our Online Banking service in the coming months.

Soon you'll have access to a new and improved Online Banking service that will make conducting transactions with Andrews Federal more convenient, easy, and fast.

It will have all the same basic features—including account summaries, Online Bill Pay, account transfers, stop payments, downloads to personal financial management software (Microsoft Money®) and more. In addition, some of the new features will include:

- Enhanced eStatements with options to download and sort information
- More convenient password resets
- Mobile banking
- Additional sorting features
- Email and phone alerts
- Enhanced security
- Check imaging

Accessing your account will be even easier if you forget your password. Challenge questions in the current system will be replaced by a secure access code, which you'll be able to receive via phone, text message or email.

Rest assured that this does not affect your account in any way. Watch for improvements to our Online Banking service in the next few months.

Andrews Federal Visa® Platinum Credit Card

Real member value

If you were looking for the perfect, most valuable credit card to carry, what features would it have? In the sea of credit card offers in this market, it may be the benefits you get with an Andrews Federal Visa Platinum.

Low rates and fees. Have you checked your credit card statement lately? This economic crisis has given banks the opportunity to raise rates, sometimes even double, to extraordinary levels because of late payments you may have had with other creditors. They may have also lowered your credit card limit without notice, and raised fees significantly, even in situations where it's not warranted.

If you're not getting the most out of your financial institution, we have the perfect solution: **transfer balances from those cards to an Andrews Federal Visa Platinum where you'll get real value.**

Our cards offer benefits like:

- A balance transfer rate of only **5.99%** APR for the life of the balance*
- No balance transfer fees *(unlike most other cards)*
- No annual fee
- Extensive credit limits up to $50,000

Rewards. We also offer Visa Platinum Rewards credit cards that give you purchasing power and rewards that pay you first. Choose from our *Travel/Merchandise* card to earn points for travel and premium merchandise, or our *Cash Rebate* card that lets you earn up to 1% cash back on your purchases.

In today's economy, making your money work hard for you makes sense. From low rates to reward points, get a card that treats your hard-earned dollars with respect. Call us at **800.487.5500** (U.S.) or **00.800.487.56267** (Outside U.S.), stop by a branch, or visit **www.andrewsfcu.org/platinum** to apply today!

** This promotional rate is for balance transfers for the life of the balance. If any required monthly payment is late or the credit card account balance is over the limit by more than 3% of the approved limit, the promotional APR will end and the regular non-promotional balance transfer APR will apply. It does not apply to balances transferred from Andrews Federal loans. The promotional rate is not available for Visa Basic or Visa Secured credit cards. You may transfer up to your Andrews Federal available credit limit. Please continue to make minimum payments on your other credit card(s) until the balance has been transferred. Annual Percentage Rate (APR) for new credit cards will be based on member credit rating. Certain restrictions apply.*

Come celebrate National Youth Financial Literacy Month

Teaching children and young adults about money is especially important because they tend to be receptive to the concept of good money habits. As a result, they'll be more likely to make smart money decisions going forward.

Visit the online Education Center section of our website (**www.andrewsfcu.org/education**) with your child to learn more about making wise money decisions. Read the content and check out our interactive tools like the *Guides to Independence*. It's for ages 13 and over and helps young adults learn to:

- Shop for everyday savings
- Buy a used car
- Achieve financial goals
- Save and invest
- Maintain a checking account
- Get a loan and manage debt
- And more!

Children, ages 12 and younger, can also benefit from our online Education Center with our age-targeted articles, newsletters, and games to help them get on the road to becoming financially smart. The earlier they learn how to save and use money wisely, the better off they'll be as adults.

Make a deposit of at least $50 to an existing or new youth account before April 30th and be entered to win one of three (3) Nintendo Wii® game consoles!*

For more information, visit us online at **www.andrewsfcu.org/nationalyouth**.

** **NO PURCHASE NECESSARY.** Promotion ends midnight Eastern Time (ET) on 4/30/09. Nintendo Wii® estimated at a value of $270.00 each. Open to legal U.S. residents residing in any of the 50 United States or the District of Columbia, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Subject to full official rules available at* **www.andrewsfcu.org/nationalyouth.**

Making the Right Car Buying Decisions

Ready to buy a car this spring? To get the best deal, do your research so you'll be a savvy shopper. Here are a few tips:

Think about your needs, your wants, and your budget. What you want to buy may not be what you need or can afford. Evaluate your transportation needs: How far do you drive? How many passengers do you carry? What fuel economy do you need?

Determine what you can afford. Do you have a budget of your typical monthly expenses including car expenses, monthly car payment, insurance, gas, parking (if necessary), registration and other fees? If you don't have a budget, create one.

Decide whether a new, used or leased car is best. Do your research to discover the advantages and disadvantages for each option. Visit dealer websites or use online consumer reports to help you decide.

Review your credit report. You're entitled to a free credit report from each of the three credit bureaus once a year through *www.annualcreditreport.com*. You can also get your credit score for a fee. The better your report and score, the better your interest rate.

Calculate the difference. Zero percent financing sounds good, but many times, the term is for less than 60 months and you usually give up dealer rebates. This means that you'll get a shorter term, no rebate (in most cases), and a larger monthly payment. Andrews Federal offers a great alternative that may get you a better deal. With flexible terms and low rates for new and used cars, you could opt to take the dealer rebates and incentives and finance your loan with us for a better term, and possible lower monthly payment.

Contact Andrews Federal before you buy. Arrange pre-approval at Andrews Federal before you visit a dealer, then ask for the dealer's best cash price on the vehicle you want. You then have the power to decline any dealer financing that doesn't offer you the best deal.

Shop around for the best deal. Ask questions, and look for manufacturer's incentives. Be sure to read the fine print, compare terms and pricing.

Negotiate the price. Visit the *Interactive Tools* section of our online Education Center and go through the *New Car Buying Coach* or the *Used Car Buying Coach* to learn how to navigate the auto buying process.

Decide what to do with your old car. You can sell your car yourself or trade it in. If it's not worth much either way, you can donate it and receive a tax deduction (consult your tax advisor). Evaluate which option is best for you.

To learn more about the car buying process, visit our online Education Center at **www.andrewsfcu.org/education**. Read the articles in the *Buying a Car* section and view the *Understanding Your Credit* webcast. Andrews Federal can help get you in the driver's seat with a better deal.

Get discounts on a new car through the "Invest in America" program

Andrews Federal members can now get valuable discounts on a new GM® or Chrysler® vehicle through the "Invest in America" program. Depending on the vehicle you choose, you could save hundreds or even thousands of dollars.

When you buy an American-made vehicle, you're investing in America. Plus, when you finance your new vehicle through Andrews Federal, you invest in the strength of your credit union. Together we can help grow the economy one car at a time and one member at a time.

To get started, call us at **800.487.5500** (U.S.) or **00.800.487.56267** (Outside U.S.), stop by a branch or visit **www.andrewsfcu.org/investinamerica** to get pre-approved for an auto loan and for more program information. Then, visit a dealership to test drive and purchase your new ride.

From sponsoring events to volunteering for various causes, Andrews Federal is committed to the communities in which we serve. Take a peek at a few of our latest activities:

Andrews Federal Helps Deliver Holiday Greetings from Overseas Soldiers

Andrews Federal partnered with the District of Columbia TV station, WJLA-TV/ABC 7, to record and air season greetings from deployed military. Over 250,000 men and women will be deployed overseas during the holidays. These feel-good greetings gave servicemen and servicewomen from the DC metro viewing area a chance to communicate to their family members back home.

Two thirty-second television ads ran from December 19th through January 2nd during "Good Morning America," "Good Morning Washington," the nightly news, and other holiday programming. This is all part of Andrews Federal's mission to support our military communities.

Andrews Federal Sponsors a "Job Shadowing Day" for a Local Student Organization

Andrews Federal hosted students, ages 18-25, from Potomac Job Corps Center, an educational and workforce training academy located in the District of Columbia. Students received a tour of the credit union and attended workshops on interviewing and other career building skills. They also heard various presentations from credit union leaders in the lending, member service, operational compliance, and marketing departments regarding job content and career development.

Andrews Federal Employees and Potomac Job Corps Students

Andrews Federal Hosts Blood Drive with American Red Cross

Andrews Federal held a blood drive for employees to support the local American Red Cross. This event was part of the credit union's commitment to give back to local community organizations and help the communities we serve.

Andrews Federal Employees

Andrews Federal Receives Telecommunications Executive Stewardship Award

Andrews Federal received the Executive Stewardship Award from the Association of Telecommunications Management Professionals (AOTMP). The Executive Stewardship Award is given to organizations that demonstrate excellence in the telecom or IT environment.

Andrews Federal Helps Jumpstart Saving with AndrewsSaves Week

Andrews Federal designed a campaign geared to helping members create savings plans for the future. This campaign aligns with other nationwide effort to bring awareness to the importance of saving and sound financial management. AndrewsSaves Week, as the campaign was called, provided members free financial seminars focused on budgeting, planning, and credit management.

Members were also given incentives to jumpstart their own savings strategy. Each member that attended a seminar during the week received an "AndrewsSaves" coupon, which entitled them to a match of funds up to $25 when they opened a "First Step" share certificate.

Home mortgages coming soon

Looking to purchase a home soon? In the coming months, Andrews Federal will begin offering mortgage products to get you into the home of your dreams or refinance your current home.

Whether you're a first-time buyer or a seasoned veteran, you will now be able to turn to Andrews Federal to provide you the mortgage you need. And unlike many other financial institutions, we have a real commitment to our members to lend responsibly by considering your complete financial picture and long-term goals.

We'll also guide you through the loan process to help you make the right decisions for your personal situation. You also have access to our valuable online Education Center where can learn all you need to know about the home buying process including calculating your monthly payments, and more.

The path to homeownership starts here at Andrews Federal. Ask a Member Service Representative for more information on this new service to come.

Greater Convenience for our European Members:
Pay bills with Euro Bill Pay.

Majority of Americans living in Europe do not have an in-country bank account. This is important to many because all bills have to be paid in the same currency as the country. If you're living in Europe, you too now have an easy way to pay European bills.

With our Euro Bill Pay you just tell us who to pay and how much, and we'll do the rest. It's fast because all payments are made electronically, which reduces the chance of late payments. And it's economical because each transaction is just $1, whether it's a recurring bill or a one-time payment.

You can:

- Pay anyone—your vendors, your landlord, yourself!
- Pay as many bills as you want, whenever you want!

Visit the "Military & Europe" section of our website and click on "Europe Bill Pay" located on the left navigation bar to sign up for Euro Bill Pay. You can also call **00.800.487.56267** or visit a branch to sign up today!

Spring Air Show

Join us for the 2009 Joint Service Open House and Air Show to take place May 15 - 17, 2009 (8:00 am - 5:00 pm) at Andrews Air Force Base in Maryland. This year's event will feature performances by the Thunderbirds, the Golden Knights, and other exciting aerial and ground attractions.

Admission to the event is FREE. The public is advised to arrive early due to expected large attendance and security processing. For more information on this event, please visit **www.andrewsfcu.org/airshow**.

IMPORTANT NOTICE: **New Phishing Alert!** Andrews Federal Credit Union has become aware of a "phishing" attempt whereby a fraudulent email was sent to credit union members. This email stated that new security enhancements have been made and all federal credit union accounts have been suspended. The fraudulent email further instructs members to call a phone number to reactivate their account. Neither Andrews Federal Credit Union nor our regulator, NCUA, would use emails to notify you of your account status. Andrews Federal Credit Union will ONLY send communications regarding your account status via the mail. If you receive any emails of this nature, please disregard them and contact us immediately.

The best deal yet:
FREE Online Bill Pay + enter for a chance to WIN one of two mini laptops!*

It's a simple, yet valuable offer: Make five or more payments through FREE Online Bill Pay by April 30th and you will be automatically entered to win one of two mini laptops. When you experience how easy, fast, and convenient it is to use Online Bill Pay, you'll never go back to paying bills the "old" way.

The benefits are huge because:

- Your payments are guaranteed to arrive on time.
- You can easily set up automatic payments for regularly-recurring bills for maximum convenience.
- You will save time and money plus reduce the likelihood that you'll be hit with late charges.
- You have the ability to pay any company or person in the U.S. that you'd normally pay by check.

As long as there's a mailing address, you can arrange a payment to anyone including your family, friends, and more!

Hurry, offer ends April 30th.
To access FREE Online Bill Pay, log onto Online Banking and click "Pay Bills". If you're not enrolled in Andrews Federal Online Banking go to www.andrewsfcu.org, then click "Enroll Now".

**A checking account is required to use Online Bill Pay. NO PURCHASE NECESSARY. Promotion ends midnight Eastern Time (ET) on 4/30/09. Mini laptops estimated at a value of $299.00 each. Open to legal U.S. residents residing in any of the 50 United States or the District of Columbia, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Subject to full official rules available at www.andrewsfcu.org/billpay09.*

Events

Member Shred Day

Identity theft is one of today's fastest growing crimes. Each year millions of people fall victim. Take a stand against identity theft and properly dispose of your confidential information and documents during our Spring Member Shred Day, Saturday, April 18th at the Allentown Road (MD) or Wrightstown (NJ) branch from 9:00 am - 1:00 pm. For a list of documents eligible for disposal, visit us at www.andrewsfcu.org/shredday.

Auto Exchange Event

Stationed in Germany and searching for a new car? Check out the Auto Exchange Event taking place until April 15th and receive rates as low as 4.99% APR.*

Best of all you can get up to 100% financing on your loan. Purchase a car during the sale and take advantage of the early bird cash back and $500.00 cash back after delivery. To get started, get pre-approved with Andrews Federal then visit Ludwig Walker Str. 12 just outside the main gate to Mainz-Kastel Shopping Center in Wiesbaden.

** 4.99% Annual Percentage Rate (APR) is a fixed-rate on auto loans financed up to the NADA retail value for a maximum of 66 months. Additional rates and terms are available for qualified applicants for up to 84 months. Actual rate on new, used and refinanced auto loans is based on your credit report. Existing Andrews Federal loans can be refinanced if an additional $1,000 is borrowed. Rates subject to change without notice.*

Europe Military Corner

In an effort to service those Andrews Federal members affected by the closure of several Garrisons in Germany, the United Service Organization (USO) will provide a shuttle service to Wiesbaden / Mainz-Kastel for military retirees & spouses every 3rd Wednesday of each month. The shuttle will depart from the old AAFES Gas Station near Pioneer Kaserne (Hanau) at 9:00am and will return at 5:00pm. The shuttle will stop by Andrews Federal Credit Union, Wiesbaden Army Air Field Clinic, APO, Hainerberg PX and Commissary, and Mainz-Kastel. The cost will be $20/13E per person. Please call Joyce at USO 0611.721010 or 06183.9146391 to reserve a seat on the monthly shuttle.

Seminars

US HEADQUARTERS
4th Floor Training Room
5711 Allentown Road, Suitland, Maryland 20746

Estate Planning
Saturday, April 18, 2009 9:30am – 11:00am

Financial First Aid
Saturday, May 16, 2009 9:30am – 11:00am

ANDREWS AFB AIRMEN & FAMILY READINESS CENTER*
1191 Menoher Drive, Andrews AFB, MD

It's Your Money: Take Charge!
Monday, May 4, 2009 1:00pm – 2:30pm
Monday, June 1, 2009 1:00pm – 2:30pm

** You must have the appropriate government ID to enter the base. Space is limited. To register for a seminar, please call 800.399.4066. For more information, visit us online at www.andrewsfcu.org/seminars.*

Holiday Branch Closings

Memorial Day – Monday, May 25th

The perfect gift?
Easy: a Visa® Gift Card!

With Mother's Day and graduation just around the corner, why not surprise your loved one with a Visa® Gift Card!

Selecting the perfect gift isn't always easy because everyone has different tastes and needs. With an Andrews Federal Visa Gift Card, you absolutely cannot go wrong because you can use it at millions of locations where Visa debit cards are accepted, including retail stores and Internet merchants, as well as for mail and phone orders.

Andrews Federal's service fee is only $2.95 per card, and cards can be loaded in any amount from $25 to $500. Stop by a branch to purchase your Visa Gift Card today!

Contact Us

U.S. HEADQUARTERS
5711 Allentown Rd.
Suitland, MD 20746
800.487.5500 *phone*
301.702.5330 *fax*

Mailing Address:
PO Box 4000
Clinton, MD 20735-8000

EUROPE HEADQUARTERS
Unit 29623
APO AE 09096
00.800.487.56267 *phone*
0049.611.9787.542 *fax*

ROUTING & TRANSIT NUMBER
255074111

US BRANCHES (Branch Hours ET)
All branches have a 24-Hour ATM.

MARYLAND

Allentown Road Branch
5711 Allentown Rd.
Suitland, MD 20746

Lobby:	Mon-Thurs	9am-5pm
	Fri	9am-6pm
	Sat	9am-2pm
Drive-Thru:	Mon-Fri	8am-7pm
	Sat	8am-2pm

Andrews Air Force Base Branch
Building 1682 – Arnold Ave.
Andrews AFB, MD 20762

Lobby:	Mon-Wed	9am-5pm
	Thurs	9am-6pm
	Fri	9am-5pm
	Sat	9am-1pm

WASHINGTON, DC

Henson Ridge Branch
1556 Alabama Avenue, SE
Washington, DC 20032

Lobby:	Mon-Fri	9am-5pm
	Sat	9am-1pm

NEW JERSEY

Burlington Branch
Liberty Square Plaza
2200 Burlington-Mt. Holly Rd.
Burlington, NJ 08016

Lobby:	Mon-Thurs	9am-5pm
	Fri	9am-6pm
	Sat	9am-2pm

McGuire Air Force Base Branch
Building 34056 – Broidy Rd.
McGuire AFB, NJ 08641

Lobby:	Mon-Thurs	9am-5pm
	Fri	9am-6pm
	Sat	9am-2pm
Drive-Thru:	Mon-Thurs	8am-5pm
	Fri	8am-6pm
	Sat	8am-2pm

Wrightstown Branch
25 Wrightstown-Cookstown Rd.
Wrightstown, NJ 08562

Lobby:	Mon-Thurs	9am-3pm
	Fri	9am-5pm
	Sat	9am-2pm

EUROPE BRANCHES (Branch Hours CET)
All branches have a 24-Hour ATM.

GERMANY

Wiesbaden Branch
Flugplatz Erbenheim, GEB 1021
65205 Wiesbaden
Germany

Lobby:	Mon-Fri	9am-4pm
	Sat (1st & 3rd)	9am-1pm

Schweinfurt Branch
Ledward Barracks GEB 224
97424 Schweinfurt
Germany

Lobby:	Mon-Fri	9am-4pm
	Sat (1st & 3rd)	9am-1pm

NETHERLANDS

Schinnen Branch
Borgerweg 10
6365 CW Schinnen
The Netherlands

Lobby:	Tue-Wed	9am-4pm
	Thurs	10am-5pm
	Fri	9am-4pm
	Sat	9am-4pm

BELGIUM

Chievres Branch
#56 Grande Rue Bati. 8
7950 Chievres
Belgium

Lobby:	Mon-Wed	9am-4pm
	Thurs	10am-5pm
	Fri	9am-4pm
	Sat	9am-1pm

Brussels Branch
13, Chaussee du Louvain
1932 St. Stevens Woluwe
Belgium

Lobby: Mon-Fri 9:30am-4:30pm

OTHER IMPORTANT NUMBERS

24-Hour Visa Account Information
800.654.7728

24-Hour Automated Phone Service
800.487.8353 (U.S.)
00.800.4878.3535 (Outside U.S.)

Open an Account
800.487.5500, option "3"
7am-11pm (EST) / 7 Days

Apply for a Loan
800.487.5500, option "2"
24 Hours / 7 Days

Report a Lost or Stolen Credit or Debit Card
800.487.5500, option "7"
24 Hours / 7 Days

Ask Questions About your Account
800.487.5500, option "3"
7am-11pm (EST)

If you wish to contact your Member Advocate, please send an email to MemberAdvocacy@andrewsfcu.org.

Andrews FEDERAL CREDIT UNION

NCUA

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