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Solutions

Andrews Federal Credit Union / QUARTERLY NEWSLETTER / JULY 2009



Where could \$10,000 take you?



Enter for a chance to win in our Online Bill Pay Summer Sweepstakes.

Pay at least three bills using our FREE Online Bill Pay this month, and you could end up \$10,000 richer.*

With our Online Bill Pay Summer Sweepstakes, you'll receive an entry for every bill you pay. So, the number of chances to win is up to you. Each bill you pay increases your chance of winning.

It's easy to enter. Just use Andrews Federal's Online Bill Pay to pay three bills by July 31st. Every time you pay a bill (up to 30 bills), you'll receive one automatic entry for a chance to win.

Besides the **Grand Prize of \$10,000**, other prizes include:

- **First prize:** \$1,500 Travel Certificate
- **Second prize:** Garmin® nüvi® 765T GPS unit
- **Third prize:** \$100.



Convenience, security, safety and a chance to win \$10,000. Paying bills online has never been so rewarding! To get started, visit www.andrewsfcu.org, log on to Online Banking and click "Pay Bills".

Not enrolled in Online Bill Pay? It's easy. Visit www.andrewsfcu.org, and click "Enroll Now" in the Online Banking box on the left. Once you're enrolled, click "Pay Bills" in the top navigation bar.

* **NO PURCHASE NECESSARY.** Sweepstakes ends 7/31/09. Open to legal US residents residing in any of the 50 United States or DC, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Void in Puerto Rico, US territories and possessions, outside of the US and where restricted or prohibited by law. Online entries require a minimum of three bill payments through Andrews Federal's Online Bill Pay Service between June 1-July 31, 2009. Maximum number of entries per person is 30. Photograph is courtesy of Garmin®. Subject to full official rules available at www.andrewsfcu.org/billpaysweep.



Chris McDonald
President & CEO

Andrews Federal, changing for you.

Change is happening all around us—the seasons, the economy, our lives. As simple as this word sounds, it comes with big implications. At Andrews Federal, we're changing constantly, adding, improving, and refining our offerings to make sure we have the products and services that best fulfill the needs of our members, through every life stage.

Examples of these changes include our newly revamped youth savings program as well as our new mortgage and checking account offerings. We're enhancing our eServices including Online Banking, Automated Phone Service and launching Mobile Banking to provide greater convenience. We're also in the process of remodeling our Allentown Road branch to provide more efficient service.

We work only for our members. No outside shareholders, no investors. Our only commitment is to provide you with the safety, soundness, products, and services you need to succeed.

Lastly, I'm happy to report Congress has approved the extension of higher share insurance coverage (up to \$250,000) on accounts through December 31, 2013. The extension was included as part of the Helping Families Save Their Homes Act, which was signed into law on May 20th.

These ongoing changes reflect our commitment to you. Stay tuned for more information about the new and improved Andrews Federal in the next few months.



First time homebuyer? Tips on saving for a down payment.

Buying your first home is a big financial and emotional step, so do your homework before you jump in.

The first step is to investigate your mortgage options, and, most important, determine how much you can afford for a monthly payment. To do this, you must create a budget and make sure it includes your estimated mortgage payment, your estimated utilities, insurance, property taxes, upkeep, and other everyday expenses.

Most lenders require 5%–20% of the purchase price. Keep in mind that you might want new carpeting, furniture, landscaping, and more after you move in, so don't stretch yourself too thin on the monthly mortgage payment. Here are a few ways to build funds for the down payment.

Save. Most people save for a couple of years to accumulate a down payment. Sign up for automatic savings at Andrews Federal, with a certain amount transferred from your checking account to a dedicated savings account each month.

Pay down high interest-rate debt. Remember, that your debt level affects your loan approval. Try skipping a vacation or borrowing money from parents or a close relative to pay down debt.

Borrow the down payment from your retirement plan. Some company sponsored 401(k) or profit sharing plan have provisions to let you do this.*

Also examine your credit report and credit score before you apply for a mortgage to make sure there are no inaccuracies.

Go to www.annualcreditreport.com for your free credit report. Your credit score is also available for a fee.

Getting your financial house in order will make it easier to get the mortgage you need. Andrews Federal can help, too, with all the information you'll need to make sure you get into the home of your dreams.

Visit us online at www.andrewsfcu.org/mortgage or call **800.403.2526** to get started today!

*Consult your tax advisor for advice.

Accelerate >>> your winnings



enter for a chance
to win
\$25,000 cash*

Get your next auto loan from Andrews Federal by August 31st and you'll get a lot more than a great rate. You'll also get a chance to win **BIG** in our Auto Acceleration Sweepstakes! The grand prize winner will receive a \$500 gas card and a chance to win **\$25,000 cash!** In addition, twenty lucky members will also receive a \$50 gas card!*

Our Auto Acceleration Sweepstakes is a valuable reason to get your auto loan at Andrews Federal. Another reason is that rates are as low as **4.74% APR!*** But that's not all. Dealerships are offering huge discounts on cars, vans, and trucks—all of which add up to big savings for you.

*4.74% APR (Annual Percentage Rate) 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 APR varies based on credit score, age of collateral and loan-to-value ratio. Existing Andrews Federal auto loans can be refinanced if an additional \$5,000 is borrowed. 60-day first payment deferrals open to members with qualified auto loans funded by 08/31/09. **NO PURCHASE NECESSARY.** Sweepstakes will begin on 5/1/09 and end at 11:59 PM ET on 8/31/09. 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 are Andrews Federal Credit Union members. This Sweepstakes is not open to the general public. Participants can enter the Sweepstakes by applying for and receiving a dispersed auto loan funded by 08/31/09. Subject to full official rules available at www.andrewsfcu.org/autoaccelerate. Void where prohibited.



Hurry!
Offer ends
August 31st!

From now until August 31st, finance or refinance a new or pre-owned vehicle at Andrews Federal and you'll have a chance to win.

You'll also get:

- Rates now as low as **4.74% APR***
- **NO** payments for 60 days
- **LOW-cost** loan protection programs

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/autoaccelerate today!

Take advantage of real value. Our Visa® Platinum passes the test!

The recent credit card bill passed by Congress should be enough to convince you, your family members, and work colleagues that a Visa Platinum credit card from Andrews Federal is the value everyone's been looking for. No gimmicks, no outrageous fees, just a straightforward, valuable card to carry in your wallet.

You can't go wrong with our Visa Platinum Rewards card:

- Only **5.99% APR** on balance transfers for the life of the balance and more!*
- **NO** balance transfer fees (unlike our competitors)*
- Extensive credit limits up to \$50,000
- **NO** annual fee
- **NO** cash advance fee*
- Points or cash rebate with every purchase

We know there are hundreds of credit card offers out there. Why not get the card that gives you the best benefits, rewards, and value? Choose our:

- **Travel/ Merchandise** card to earn points redeemable for travel and premium merchandise, or
- **Cash Rebate** card that earns up to 1% cash back on your purchases.

You'd better hurry. If the credit card in your wallet doesn't say "Andrews Federal," you could be losing money every day.

To apply, stop by a branch, call **800.487.5500** (U.S.) or **00.800.487.56267** (Outside U.S.), or visit us online at www.andrewsfcu.org 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.

Coming in August: New and improved services to bank virtually anywhere!

Bank online or call from anywhere to complete a transaction. That's what you can expect from our new eServices this summer.

Enhanced Online Banking: We've added check imaging, account alerts and more. If you are an existing Online Banking member, **please update your contact information**, including your phone number, email address and mailing address, so you'll be ready when our exciting service launches. To update your information, log onto Online Banking and click "Change Address", visit a branch, or call **800.487.5500** (US) or call **00.800.487.56267** (Outside US).

Mobile Banking: You'll soon be able to access your account from an internet-enabled phone to transfer funds, check balances, receive text alerts, and more!

Automated Phone Banking: Don't want to bank online? Simply call **800.487.8353** and you'll hear voice prompts (in English or Spanish) that will direct you to check account balances, conduct transfers, and more. You'll also be able to receive account alerts through your phone!

We're working hard to improve our service and give you more ways to manage your account. Stay tuned for more changes to come!



Congratulations Scholarship Winners!

Congratulations to the six winners of our 2009 scholarship. Each winner received \$2,500 to apply toward their education. A total of \$15,000 in scholarship funds is the largest amount awarded by Andrews Federal since the scholarship competition began.



This year's winners are:

- Niya Chambers
(Willingboro, New Jersey)
- Jessica Sites
(Owings, Maryland)
- Kathleen Strylowski
(Manassas, Virginia)
- Ayjah Thomas
(Upper Marlboro, Maryland)
- Lauren Yeager
(Pasadena, Maryland)
- Crystal Willett
(Owings, Maryland)

Andrews Federal wishes these six students continued success in the future as they continue their education. Congratulations graduates!



L to R: Crystal Willett, Scholar; Kathleen Strylowski, Scholar; Chris McDonald, President & CEO, Andrews Federal; Ayjah Thomas, Scholar; Lauren Yeager, Scholar.

Pardon our dust. We're remodeling our Allentown Road branch this summer!

We're beginning the remodel of our Allentown Road branch. The new branch will feature an entirely new interior design, with features that include an Internet café, and a bigger, better financial services area—even a play area for the kids. Please note that this branch will be open for business during construction. Be sure to visit us at www.andrewsfcu.org/remodel to see all the improvements as they happen, and learn about monthly promotions leading up to the grand re-opening.



Do you have accounts you haven't accessed in years?

Time is ticking away!

If you have accounts—savings, checking, safe deposit box—that you haven't used in some time, there's a chance you may lose them. State escheatment (unclaimed property) laws say that we must turn over any unclaimed property, including uncashed payroll checks, stock, bank deposits and more, to the state. ("Unclaimed" is defined as having no activity on the account for at least three years.)

The state must then try to contact you to tell you about your property. (Go online and search for "escheatment" to find state web sites that show if you have any unclaimed property.)

To avoid escheatment of your accounts, conduct a transaction (a small deposit or a withdrawal) on your accounts at least once a year. If you have an account with us and haven't accessed it in a few years, make a deposit by October 15th to avoid escheatment. Otherwise, by law your unclaimed funds will be turned over to Maryland or New Jersey.



Maryland has an escheatment agreement with many states. However, since many states don't allow Andrews Federal to file a claim on your behalf, you must file a claim directly with that state to collect your funds. If it's determined that your funds are uncollectable by our office, you will be notified and your membership with Andrews Federal will be closed unless you are actively conducting transactions.

For more information on our escheatment policies, call us or visit a branch.

Value + Convenience = Andrews Federal Checking

Don't get stuck with a one-size-fits-all checking account. Andrews Federal has a checking option to perfectly suit your needs.

FREE Checking. What more can we say? It's free! Say "goodbye" to monthly fees and "hello" to convenience.

Advantage Checking. Want your money to work harder for you? Open this account and you'll "earn" on balances of \$5,000 or more. A Visa® credit card is required with this account.

2nd Chance Checking*. Need help rebuilding your financial life? This account can help you improve your credit history and get you back on your feet. There's no monthly service fee and a short self assessment is required to open this account.

Convenience is key to a checking account. That's why we offer a Visa Check Card to give you 24-hour access to your account at over 37,000+ FREE ATMs and worldwide purchasing power. Feel free to take advantage of our 24-hour eServices like FREE Online Banking, Online Bill Pay and Automated Phone Service to manage your checking account any time any place.

It's easy to switch and get your direct deposit set up to Andrews Federal, too. Just open your account, then alert your financial institution(s) that handle your automatic deposits and withdrawals to direct it here. Remember to use our routing number 255074111 and your Andrews Federal account number.

To learn more about our checking account options or to open an account, visit us at www.andrewsfcu.org/getchecking, call 800.487.5500 (U.S.) or 00.800.487.56267 (Outside U.S.), or stop by a branch today!



* Includes an ATM card.

Enterprise Car Sale® Event July 10th – 18th. Buy a great used car and get a 32" flat screen TV.*

Buying a pre-owned Enterprise car is smart because you get a vehicle with typically low mileage, at a very affordable price. And if you buy it from July 10th – 18th, you'll also get a 32" flat screen TV as part of the deal.

Shop with confidence, too, because Enterprise Used Cars:

- Are well maintained, with regular oil changes and inspections
- Come with a warranty and a 7-day repurchase agreement.
- Pass a 109-point inspection by an independent ASE Certified technician
- Have a 12-month/12,000-mile limited power-train warranty. (Try getting that from a private owner or dealership!)

But here's what people really like about Enterprise Used Cars:

- 1 No-haggle pricing, with prices clearly marked and in plain view
- 2 Buy-back guarantee. Change your mind within 7 days or 1,000 miles and they'll buy it back, no questions asked.



With rates as low as **4.74% APR** and NO payments for 60 days, now is the best time to buy! To get pre-approved, call **800.487.5500** (U.S.) or **00.800.487.56267** (Outside U.S.), or stop by a branch. Then visit www.andrewsfcu.org/enterprise to preview the extensive selection of late-model used vehicles.

But you'd better hurry because this is a limited-time offer and you don't want to miss out. (You must mention this promotion to qualify for the 32" flat screen TV.)



* 4.74% APR (Annual Percentage Rate) 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 APR varies based on credit score, age of collateral and loan-to-value ratio. Existing Andrews Federal auto loans can be refinanced if an additional \$5,000 is borrowed. 60-day first payment deferrals open to members with qualified auto loans funded by 07/31/09. Offer valid only on Enterprise Car Sales vehicles. 32" Flat Screen TV has an approximate retail value of up to \$400.00. Offer will be issued 45 business days after vehicle purchase. Offer void when 7-Day Repurchase Agreement is activated. Offer valid only on Enterprise vehicles purchased from 7/10/09 - 7/18/09 at Enterprise Car Sales locations and financed through a participating credit union. Must mention promotion at initial contact to be eligible. Offer not redeemable for cash. Cannot be combined with any other offers. Not valid on previous purchases. For a period of seven days beyond the date of delivery or 1,000 miles beyond the odometer reading at delivery, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 documentation and cleaning fee (as allowed by law). Restrictions apply. For details, see an Enterprise Car Sales Manager. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of the Enterprise Rent-A-Car Company. All other trademarks are the property of their respective owners. © 2009 Enterprise Rent-A-Car Company.

Go Green and sign up for eStatements!

Take advantage of eStatements to protect your identity and save the environment today!

- Eliminate the risk of lost or stolen account information.
- Review and file copies of statements for up to 12 months, anywhere you have an internet connection.
- Eliminate loads of paper for paper statements, thus saving the environment!

What's stopping you from enrolling in eStatements? It's so easy! To sign up for eStatements, simply log on to Online Banking and click "eStatements."

Not signed up for Online Banking? Visit www.andrewsfcu.org click "Enroll Now" in the Online Banking box on the left, then click "View eStatements".

* A valid email address and access to Online Banking are required to receive eStatements. By consenting to receive electronic statements, you acknowledge that you are able to access the electronic disclosures online. Acceptance of the Electronic Statement Disclosure provided online is required to receive eStatements.



Looking for a little summertime entertainment?

Join Andrews Federal's Kid\$ Boot Camp!

Not sure what to do with kids this summer after school is out? Sign them up for our **Kid\$ Boot Camp** to help them get a basic understanding of money and start them on the path to financial success. They'll love it, and you'll love it, too.

The giveaways and incentives for opening an account or making periodic deposits will make learning fun.



Plus, with this program, you can give your child the experience of their first credit card, savings account, checking account and more. All accounts have NO monthly services fees and NO minimum balance requirements. They can even earn dividends on their savings.

"Boot\$ the Bull Dog"
Kid\$ Boot Camp Mascot



Our new **Cadet\$ Club** (ages 12 and under) offers:

- Savings account with 24/7 ATM card*
- Quarterly newsletter and a website filled with great financial tips & games

Our new **Money \$quad** (ages 13-17) offers all Cadet\$ Club benefits plus:

- FREE Checking with a Visa® Check Card*
- Visa® Platinum credit card*
- FREE eServices including Online Banking, eStatements and Automated Phone Service, and more.

Call **800.487.5500** (U.S.) or **00.800.487.56267** (Outside U.S.), or stop by a branch to open an account and select from gifts that include messenger bags, hats, t-shirts, cool gear and more from the **Kid\$ Boot Camp** canteen!

*Adult guarantor required on all accounts and credit cards. * Restricted limits.*

Membership has its privileges. Pass along to family & friends.

Joining Andrews Federal is a smart move and that's not just our opinion. Numerous financial experts have said that the wisest move, in an otherwise uncertain financial marketplace, is to find a credit union and join it.

Fortunately, you're already an Andrews Federal member. Because of that, your family is automatically eligible to join. You should encourage them to join, too, so they can enjoy all the benefits and special advantages of membership, including our low loan rates and exceptional member service, as well as safety and security.

It's simple: Borrowing or saving, your family members and work colleagues are better off at Andrews Federal than at a bank. They won't know unless you tell them about it first. Direct them to www.andrewsfcu.org/youcount for information on how to join today.



Seminars

US HEADQUARTERS

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

Making the Most of Your Credit

Saturday, August 15, 2009 9:30am – 11:00am

Navigating the Home Buying Maze

Saturday, September 19, 2009 9:30am – 11:00am

BEST WESTERN BURLINGTON INN

2020 Route 541 Road #1, Mt. Holly, NJ 08060

Navigating the Home Buying Maze

Wednesday, September 9, 2009 6:00pm – 7:30pm

Space is limited. To register for a seminar, please call 800.399.4066. For additional seminars, visit us online at www.andrewsfcu.org/seminars.

Holiday Branch Closings

Independence Day – Saturday, July 4th

Labor Day – Monday, September 7th

Events

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.

New ATMs

We have just installed two new ATMs to make conducting business with us even easier.

Andrews Air Force Base Air Passenger Terminal

1245 Arnold Avenue
Andrews AFB, MD 20762

The Club at Andrews

1889 Arnold Avenue
Andrews AFB, MD 20762

On the go and need to find an ATM near you?
Check out the ATM locator at www.andrewsfcu.org
to access over 37,000+ ATMs worldwide.

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

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

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

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.)

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.