

# Solutions

Andrews Federal Credit Union / MONTHLY UPDATE / MAY 2009

**Accelerate >>>**  
your winnings



Enter for a chance to win  
**\$25,000 cash\***  
and more!



Our new Auto Acceleration Sweepstakes could place you in a position to win **BIG**. From now until August 31<sup>st</sup>, finance or refinance a new or pre-owned vehicle with us and you will be automatically entered into 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!\*

Car dealers are so anxious to move their inventory that they're advertising never-before-seen incentives on most models. Combine those incentives with our low rates, and you'll get your new vehicle at a price you wouldn't have dreamed of just a year ago. Plus, with the economic stimulus plan, you may also be able to deduct state and local sales taxes as well as excise taxes from a new car purchase made in 2009.

With more value than ever, Andrews Federal offers other benefits that include:

- Rates as low as **4.74% APR\*** up to 66 months
- NO payments for 60 days
- LOW-cost loan protection programs
- PLUS a chance to win **BIG!**

Don't even try to find a better deal. It doesn't exist! With a special offer like this, now is the time to buy a new, more fuel-efficient car, minivan, SUV, or truck.

Hurry! Andrews Federal can help finance your dream car and offer you a chance to accelerate your winnings, but only if you act 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/autoaccelerate](http://www.andrewsfcu.org/autoaccelerate) today!

\* 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 deferments 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](http://www.andrewsfcu.org/autoaccelerate). Void where prohibited.



Apply  
today for a  
chance to  
WIN!!

## Andrews Federal Credit Union remains healthy and strong.

There's been a lot of attention focused on the financial services industry over the last year. Through all the media coverage, credit unions remain a bright spot on the horizon and a safe harbor in the financial world.

Although these reports have assured the public about the soundness of the credit union industry, I wanted to personally speak to you about your credit union. Andrews Federal Credit Union continues to be strong and financially healthy. We currently maintain twice the required capital to be considered "well capitalized" by the National Credit Union Administration (NCUA), our regulatory agency. This means that we're well positioned to weather the current financial storm even if economic recovery takes longer than expected.

There has also been recent coverage about two corporate credit unions placed under day-to-day control by NCUA. These corporate credit unions did not serve members but instead provided funding, investments and payment services to other credit unions. Andrews Federal Credit Union is not a corporate credit union and does not utilize corporate credit unions for any service. As a result, Andrews Federal Credit Union and your account(s) will not be impacted by this action.

We've served our membership for more than 60 years. Even in tough times, Andrews Federal Credit Union remains committed to providing solutions to fulfill your financial needs and to lending responsibly now and well into the future.



Chris McDonald  
President & CEO

## Guard your valuables... with an Andrews Federal Safe Deposit Box

Security is on everyone's mind these days. One of the most important "security" services we offer members is a safe deposit box. It's the perfect place to store items that would be difficult or impossible to replace including:

- Important papers, such as insurance policies; birth, marriage, and death certificates; deeds, titles, mortgages, and leases; stocks and bonds.
- Valuables like jewelry, medals, collectibles like coins and stamps, photos and videos.

Most people store valuables in a home safe, file cabinet, or sometimes even just a closet. But none of those offers as much security—especially fire resistance—as a safe deposit box. Remember, too, that many insurance policies offer a discount when you store valuables in a safe deposit box. There's also the element of privacy: only you will know what's stored in the box.

We have safe deposit boxes available in a variety of sizes. Stop by our Allentown Road and Wrightstown branches to open a safe deposit box today!



## Coming soon: Enhancements to Online Banking and Automated Phone Service!

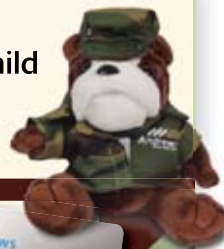
With the goal of making your life less hectic, more convenient and more efficient, we're in the final stages of testing some new and improved features to our FREE convenient services: Online Banking and Automated Phone Service.

To fully benefit from these upcoming improvements, it's extremely important to update your personal information, especially your address, email address and phone number. To update your information, log on to Online Banking at [www.andrewsfcu.org](http://www.andrewsfcu.org), then click "Change Address".

**Not enrolled in Online Banking?** It's easy. Visit [www.andrewsfcu.org](http://www.andrewsfcu.org) and click "Enroll Now" in the Online Banking box.

We will send notifications in the coming months of the changes, enhancements, and new features to these services.

# Join the Andrews Federal **Kid\$ Boot Camp** for your child and watch their understanding of money grow!



With just \$5, your child can join our new **Kid\$ Boot Camp** and start on a path to financial success. That's never been more important than today, in this new financial age, where a basic understanding of money isn't just a nice option, it's crucial.

Sure, you can try to talk to them about the value of money, but that's not as effective as the cool giveaways and incentives they'll get when opening an account or making periodic deposits. From building a rainy-day fund to applying for their first credit card, our **Kid\$ Boot Camp** teaches the importance of great money management skills.

All savings and checking accounts have NO monthly service fees and NO minimum balance requirements. They can even earn dividends on their savings account.

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

- Savings account with an ATM card\*
- Quarterly newsletter and website filled with great financial tips & games
- Periodic incentives for making deposits



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

- FREE Checking with a Visa® Check Card\*
- Visa® Platinum credit card with no annual fee\*
- FREE eServices including Online Banking, eStatements and Automated Phone Service
- And more!!!!



**Make a deposit of at least \$50 into a new or existing Kid\$ Boot Camp account before May 31<sup>st</sup> and select from cool gifts, PLUS a chance to win a Nintendo Wii®!\***

**Call or stop by a branch to open a Kid\$ Boot Camp account today!**

**Note:** On June 1, 2009, all Looney Tunes accounts will convert to our new youth program, Kid\$ Boot Camp. If you are a current Looney Tunes accountholder, contact us to receive the additional benefits and features offered.

Adult guarantor required on all accounts and credit cards. Credit cards based on creditworthiness of adult guarantor. \* Restricted limits. NO PURCHASE NECESSARY. Promotion ends midnight Eastern Time (ET) on 05/31/09. Nintendo Wii® estimated at a value of \$270.00 each. Subject to full official rules available at [www.andrewsfcu.org/nationalyouth](http://www.andrewsfcu.org/nationalyouth).

## Measures to safeguard your account

To safeguard financial institutions from money laundering attempts and other financial crime, Federal law requires us to file a Currency Transaction Report (CTR) report on any single-day cash transaction over \$10,000 conducted by one person, or for one person. The same applies if multiple cash transactions on the same day are greater than \$10,000.

To comply with Federal law, we must ask you for personal identification, including your Social Security Number, driver's license or other government issued documents. Handling large amounts of cash is not prohibited, but filing the CTR is required nonetheless.

Federal law makes it a crime to break up transactions into smaller amounts, also known as structuring, for the purpose of evading the CTR reporting requirement. Should structuring occur, we may disclose this information to the government.

Visit [www.fincen.gov](http://www.fincen.gov) for additional information about CTR report requirements.



## Seminars

### US HEADQUARTERS

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

### 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, 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](http://www.andrewsfcu.org/seminars).

## Holiday Branch Closings

Memorial Day – Monday, May 25<sup>th</sup>

## Spring open the perfect gift...

### An Andrews Federal Visa® Gift Card

Mother's Day. Father's Day. Graduation. Birthday. What's your chance of giving a gift someone will really appreciate?

We have the perfect present for any occasion. Give an Andrews Federal Visa® Gift Card and you'll score a big success. Our gift cards are welcomed anywhere Visa cards are accepted, including retail stores and online merchants. This means your present can be used for whatever their hearts desire.

Unlike cash, it's secure. If the card is lost or stolen, contact us to arrange for a replacement.

Don't wait! Mother's Day is coming soon. Stop by a branch to purchase your Visa Gift Card today!



## Branch Remodel: Coming soon!

To better serve our members, we will remodel our Allentown Road branch in the coming months. Our new branch will include an internet café, a kids play area, an expanded financial services area, and more! Look for more exciting details to come in the next few months.

## 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 – Brody 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 11am & 3pm 9am-1pm

##### Schweinfurt Branch

Ledward Barracks GEB 224  
97424 Schweinfurt  
Germany

Lobby: Mon-Fri 9am-4pm  
Sat 11am & 3pm 9am-1pm

#### 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

#### NETHERLANDS

##### Schinnen Branch

Borgerweg 10  
6365 CW Schinnen  
The Netherlands

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

### 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](mailto:MemberAdvocacy@andrewsfcu.org).