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Solutions

Andrews Federal Credit Union / MONTHLY NEWSLETTER / NOVEMBER 2008



Andrews Federal Credit Union is safe, sound, and secure.

During this time of market turmoil, all of us have felt anxious about the economy. Andrews Federal Credit Union remains rock solid.

As you may know, all accounts are federally insured through the National Credit Union Administration (NCUA), a U.S. government agency, and was recent increased up to \$250,000. At Andrews Federal, we built our financial strength based on values conveyed by you, our members. We have made prudent loans and follow sound, conservative business practices and strategies. We are secure. We are profitable. We are here for the long haul.

We invest in you—our members. We have the long term vision and diversified strategy to stay with you through this time and in the future. From our family to your family, may you enjoy the upcoming holiday season.

Chris McDonald
President & CEO



Need some Holiday “Dough?” Take advantage of holiday sales with a personal loan

Imagine, you’re shopping during the big holiday season and you see a high-definition TV that was reduced \$350 from last year’s price. So, you decide to buy it on the spot. A smart decision? It could be, unless you have to finance it with a store account.

It’s tempting because charging it to a store account allows you to take the TV home that day. But even if the store offers “no interest for 12 months,” or some other

financing gimmick, stop and think about what you’re getting into. If you don’t completely pay it off during the promotional period, all the interest that would have normally accrued during that time will be added to your bill, at an outrageously high rate—sometimes higher than 20%+ APR!”

A better option is to apply for a personal loan from Andrews Federal so that when you walk into the store, you can buy on the spot and take your purchase home that same day and typically at a lower rate too.

For more information on personal loans for the holidays and beyond, visit us online, call or stop by a branch today.



Staying focused on the bigger picture—your picture.

Even though the national economy has painted a bleak picture for the immediate future, we remain committed to the bigger picture—your financial security.

We focus on making sure you are on steady ground even in tough economic times, and helping you keep pace with your financial needs.

There are a few things you can do to make sure you are fit to weather any financial storm:

- First, take a look at your credit cards. If they don't say "Andrews Federal," you may be able to save money by transferring them to our Visa Platinum credit cards. Unlike our competitors, we offer low balance transfer rates, no balance transfer fees, and no annual fees for the life of the balance. A move like this could end up saving you a significant amount in the long run.
- Next, think about your car loan. Even though you may not have financed your vehicle at Andrews Federal originally, here's a second chance to get it right. If our rates are lower

than what you're now paying, refinance your vehicle at Andrews Federal and you could end up saving plenty over the life of the loan.

- What about personal loans? If you have personal loans, signature lines of credit, or any unsecured loans, check out our rates online to see how much you could save by refinancing those loans with us.

Take control of your financial future today! For rates and to apply, visit us online, call, or stop by a branch today.

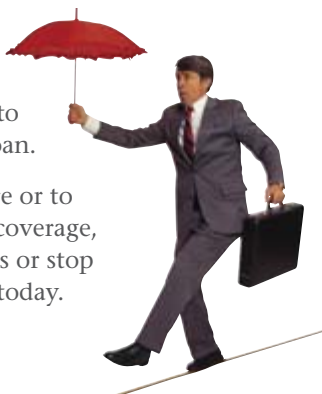


Credit Life and Disability: Do you need it?

Sure... we've all heard about protecting your investment. But protecting your loan? Yes, it's just as critical because it is important to safeguard your credit and still make the loan payment in case of life altering experiences.

Think of it as protection for your family, too. For just pennies a day, Credit Life and Credit Disability Insurance protects your family if you were to become disabled and were unable to repay your loan.

To learn more or to request this coverage, simply call us or stop by a branch today.



Visa® Gift Cards—the "perfect" gift.

Let's see: Clothes? – I don't know the right size. A music CD? – Not sure of their musical taste. A gift certificate for a nice meal out? – I have no idea of their favorite food. Now what?

The Andrews Federal Visa gift card is the perfect solution to any gift giving dilemma.

You'll absolutely never go wrong because it works for any occasion. No matter their taste, they'll receive exactly what they want, when they want. And if their Visa gift card is ever lost or stolen, it can be replaced. It also has all the protection and security features you've come to expect from Visa.

Best of all, you can purchase Visa gift cards far in advance and skip the dreaded "last minute shopping" deadline and the urge to spend beyond your budget.

Andrews Federal's service fee is only \$2.95 per card, and cards can be loaded in any amount from \$20 to \$500. Visit a branch to purchase your Visa gift card today!



Take advantage of Holiday deals with a Visa® Platinum Rewards credit card!

According to economists, retail growth this year will be sluggish which means you can expect the special offers and sales to start earlier in the holiday season than normal.

So, if you're a savvy shopper, this could mean good news for you.

- 1 You may be able to complete your gift list and save a little money over last year.
- 2 You can add real value to your shopping list by using your Andrews Federal Visa Platinum Rewards credit card to earn rewards as you shop.

With the Andrews Federal Visa Platinum Rewards, you'll earn rewards with every dollar you spend—rewards you can redeem for:

- Travel and merchandise, including airline tickets, car rentals, hotels, cruises, electronics, and more.
- A cash rebate of up to 1% of your annual net purchases.

Plus, with powerful credit limits up to \$50,000 and other features such as...

- NO annual fee
- NO balance transfer fee (unlike our competitors)
- NO cash advance fee
- LOW balance transfer rate for life of the balance
- LOW fixed rate
- Additional travel protection

...our Rewards cards offer the best value for your credit needs.

Hurry, the holiday season is almost here. To apply for a Visa Platinum Rewards card, visit us online at www.andrewsfcu.org, visit a branch, or call us today!



Use Online Bill Pay and enter to win a Digital Camera.

With the holiday season usually comes the holiday errands atop all the other daily chores. Why not simplify your life a bit this season and use our FREE Online Bill Payment service.*

It's easy and convenient plus it offers you the flexibility to...

- Pay anyone you'd normally pay by check (any company or person throughout the United States).
- Schedule one-time and recurring payments, days, weeks or months in advance.
- Control when and how much you pay.
- Avoid late fees and mail delays. We guarantee that your payment will be sent on time.

With Online Bill Payment electronic payments are processed in as little as one day, versus 5-10 days for a paper check to be delivered and posted to your account.

Plus, if you use Online Bill Pay and make 3 payments before December 31st, you'll get the chance to win one of two new digital cameras!

To access FREE Online Bill Pay, simply log onto Online Banking and click "Pay Bills". If you are 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. Sweepstakes ends midnight Eastern Time 12/31/08. 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/billpaycam. Contact us for details.

Holiday Shopping Convenience. Enjoy access to CU Service Centers & more than 32,000 FREE ATMs nationwide!



Visiting relatives in Chicago? Shopping in New York? Andrews Federal Credit Union is more convenient than ever with account access through ATMs and CU Service Centers nationwide. With over 32,000 FREE Allpoint™ ATMs throughout the United States, you can conduct transactions (check account balances, withdrawal funds, and more) virtually anywhere.

And if for some reason you need to visit a branch, you can go to a CU Service Center to access your Andrews Federal account, free of charge. So, no matter where your travels take you this holiday season, a free ATM or CU Service Center is nearby.

To find an ATM or to locate a CU Service Center, visit www.andrewsfcu.org and enter your zip code in the Branch and ATM Locator.

Some Allpoint ATMs may display a surcharge screen during your ATM transaction. If that happens, simply press "Yes" to accept the surcharge and proceed with the transaction. You will NOT be charged the surcharge and no extra fee will be deducted from your account.

Family membership—maybe one of the best gifts!

Here's one gift to consider for your kids this year, and it won't cost you a penny: Membership with Andrews Federal.

By opening an Andrews Federal account for your child or grandchild, you can teach them:

The fundamentals of a savings account

They can learn how a savings account works and how compounding interest makes their money grow. Always putting money in but never taking any out will cause them to quickly lose interest in saving. So, consider letting them take a few dollars out of the account occasionally to maintain their enthusiasm.

How to manage their allowance

An allowance is their first taste of financial independence. With their own money, they can save and budget for the things they want. Be sure to:

1. Set parameters. Talk to them about how much they can spend, what they can spend money on, and how much they must save.
2. Stick to a regular schedule. Give them the same amount on the same day each week.
3. Consider "raises" for doing a good job.

How to set financial goals

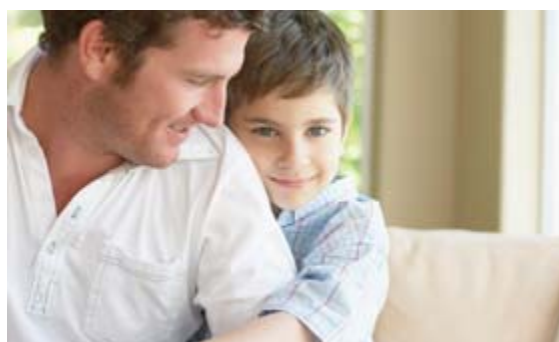
When your children receive money as gifts, you may want them to save it for college, but they'd rather spend it now.

To help with the financial lesson:

- Let them set their own goals (within reason) to motivate them to save.
- Have them write down their goals and the amount they must save each day, week, or month to reach it so they'll learn about short-term and long-term goals.

The simple lessons you teach today will give your child a solid foundation for making a lifetime of smart financial decisions. In the long run they'll look back and thank you. Plus, you'll be really glad that you raised financially savvy kids. So, open an account for them this season and give the gift of membership.

Call or stop by a branch to open an account today. You can also find more tools to teach kids about money by visiting our online Education Center at www.andrewsfcu.org/education.



Is a used car in your future?

Here's why many smart shoppers say "Yes!"

That new car smell is wonderful. But is it really worth it? In these economic times, many members are opting for buying "used" because it can mean saving thousands of dollars.

A late-model used car can be a great value because it usually has low mileage, the latest safety conveniences and technological advances, and a price tag thousands of dollars lower than new. Even SUVs can be a great buy when you buy used.

The reason you are able to get such a great deal on a used car is because the original owner took the biggest hit on depreciation. As soon as they drove that new car off the lot, it instantly lost thousands of dollars in value, even though it was still new.

This lowered initial cost means you'll pay less on the overall sale and even less interest on your auto loan.

Another great reason to buy used is that you'll be able to afford the kind of luxury in a used car that you might not be able to if you bought it new. (For example, a used Lexus over a new Toyota Camry, a used Infiniti sports sedan over a new Ford Focus.)

Remember, too, that quality is up so much these days on used cars that you don't really have to worry about "buying someone else's troubles" when you buy used. In many cases the factory warranty may still be in effect when you buy a 3-year old or less used car.

Andrews Federal has everything you need to make a smart decision on your "new" used car. Go to www.andrewsfcu.org/education to use our Interactive Auto Buying Coaches, where you'll find loan calculators to help with your financing decisions. You'll also find used car values and appraisal guides, NADA information, and more, to help you decide.

Start scouring the used car lots and the daily classifieds for a reliable, stylish used car. Then come to Andrews Federal for financing. We can make it happen!



During the Holidays, Resist the Urge to Overspend

This holiday season, there may be even more "sales" as retailers try to lure your business and entice you to spend even in these troubled economic times. You can resist the urge to go overboard with preparation, prudence, and planning.

Preparation

- Plan a budget and stick to it – including all holiday expenses (gifts, decorations, gift wrap, cards, postage, travel, entertaining expenses, etc.)
- Make a gift list that includes the people you would like to buy for, a couple of ideas for each person, and a price range. Keep this list with you as you shop.

Prudence

- Using your debit card will help you keep track of your spending since the charges come directly out of your checking account.
- Spend smart by comparison shopping; give a gift card to the person's favorite store (remember to check expiration dates, fees and restrictions).

Make sure you visit Andrews Federal to purchase low-cost Visa gift cards for those hard to buy for individuals.

- Limit the number of gifts per person; maybe each person gets only one or two gifts.

Planning

- Shop early. Don't wait until late in the season to do your shopping. Look for those early sales.
- Resolve to save throughout the year for next year's gifts. An Andrews Federal savings account is a great way to put away a little each month for holiday expenses. Saving \$50 per month from January through October will give you \$500 by November 1st. Saving even a little will be helpful.

To learn more about creating a spending plan and tools to help you better manage your finances, visit the Andrews Federal online Education Center at www.andrewsfcu.org/education.



Seminars

US HEADQUARTERS

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

Scams, Schemes, & Identity Theft

Tuesday, November 4, 2008 6:00pm – 7:30pm

Basics of Saving & Investing

Saturday, November 8, 2008 10:00am – 11:30am

ANDREWS AFB AIRMEN & FAMILY READINESS CENTER*

1191 Menoher Drive, Andrews AFB, MD

It's Your Money: Take Charge!

Monday, November 3, 2008, 1:00pm – 2:30pm

Holiday Spending: Avoid the Urge to Splurge

Monday, November 17, 2008 11:30am – 12:30pm

Holiday Branch Closings

Thanksgiving Day – Thursday, November 27th

Christmas Day – Thursday, December 25th

New Year Day – Thursday, January 1st

Important Information

Increased Insurance Limits

Effective October 3, 2008, Andrews Federal share accounts are federally insured up to \$250,000 by NCUA. The Emergency Economic Stabilization Act of 2008 increased the insurance coverage on all accounts up to \$250,000.

You may have additional coverage on accounts maintained in different legal ownership capacities (e.g. trusts, joint ownership, etc). To learn more about share insurance, please visit www.ncua.gov/ShareInsurance or contact a branch 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 EST)

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 CEST)

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

NETHERLANDS

Schinnen Branch

Borgerweg 10
6365 CW Schinnen
The Netherlands

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

BELGIUM

Chievres Branch

#56 Grande Rue Bati. 8
7950 Chievres
Belgium

Lobby: Mon-Wed 9am-4pm
Thurs 9am-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.)
00.800.487.8353 (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.