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# Solutions

Andrews Federal Credit Union / QUARTERLY NEWSLETTER / OCTOBER 2009

## 8.99% APR\*

### Consolidate bills, save money and gain control!

If you have multiple bills to pay off each month, we have a solution that could give you control over your finances and even save you some money.

**It's easy!** Get a bill consolidation loan from Andrews Federal and add convenience to repaying your debts.

That's not all. With rates as low as **8.99% APR\*** and no payments for 60 days, an Andrews Federal bill consolidation loan could mean a little extra cash in your wallet each month because:

1. The interest on a bill consolidation loan is often lower than the combined average interest on all the bills you'll be paying off.
2. A single monthly payment could actually be less than the total of all the separate bills.
3. If you use it to pay off an adjustable rate loan, you'll end any erratic rate fluctuations you may have on the loans.
4. Since all your debts will be consolidated into one, you'll know exactly when your loan will be paid off.

Take control of your finances today! To apply for a bill consolidation loan, visit us online at [www.andrewsfcu.org/billcon](http://www.andrewsfcu.org/billcon), visit a branch or call **800.487.5500** (U.S.) or **00.800.487.56267** (Outside U.S.).

Financial Institution	Base Rate - as low as
Navy FCU	11.25% APR
PNC	13.49% APR
Wachovia	13.74% APR
SunTrust	13.99% APR
Chevy Chase Bank	14.75% APR
BB&T	15.99% APR
<b>Andrews Federal</b>	<b>as low as 8.99% APR</b>

APR = Annual Percentage Rate. This rate information is powered by Informa Research Services, Inc. © 2009, as of 8/18/2009 10:22:15 AM. Loans shown are Unsecured loans, 36-months at \$5K.



\* 8.99% Annual Percentage Rate (APR) is a fixed-rate with terms up to 60 months. Additional rates and terms available. 60-day first payment deferrals open to members with qualified loans funded by 10/31/09. Minimum loan amount is \$1,000. Your actual rate will be based on your loan amount, term and credit history. Contact us to apply and for details.



Chris McDonald  
President & CEO

## President's Message

Despite the economic challenges our country continues to face, Andrews Federal Credit Union remains rock solid and well capitalized. This means that we can continue to deliver the same low-cost financial services you have come to expect. From mortgages to credit cards and personal lines of credit, we're still making loans to meet all your borrowing needs. And, if safety is a concern, remember your Andrews Federal deposit accounts are federally insured up to at least \$250,000.

In addition, we're committed to helping you improve the quality of your financial life. We've expanded our mortgage offerings and added additional resources to our website, including a new online tool called "DebtinFocus", to assist with money management. We also offer free financial counseling services that members can take advantage of regardless of where they are located in the world.

Lastly, we remain dedicated to the communities we serve. You may have already heard about our recent award but we're so proud that we wanted to mention it again. Andrews Federal has been recognized for our exceptional service to the Andrews Air Force Base community by recently being named the 2008 Air Force Credit Union of the Year. We're honored to serve this community as well as many others throughout the world. Even in the current economy, our support has not wavered.

Thank you again for being a member of Andrews Federal Credit Union. We look forward to serving your financial needs now and for many years to come.



## Apply for your Mortgage virtually *anywhere*

Looking for a new home is enough work without getting entangled in a complicated mortgage process. The good news is that, now, it's faster than ever because you can complete your mortgage application in a few minutes with our online Mortgage Center!

It's easy, too. Just complete the online application, click "Submit," and your request will be reviewed almost instantly. A Mortgage Consultant will contact you afterwards to answer any questions you may have.

Special features of our online Mortgage Center:

- **Rate watch.** Monitor interest rate changes and receive an email when rates reach a level you designate.
- **Extensive mortgage calculators.** Find out estimated monthly payments, refinancing savings, buying versus renting scenarios, and more.
- **Valuable resources.** Research answers to virtually all your mortgage questions so you can make informed decisions.

This is a great time to be a first-time homebuyer because you can also take advantage of huge tax credits including the *American Recovery and*

*Reinvestment Act*. Now, first-time homebuyers who buy a home by December 1, 2009 can claim a tax credit of up to \$8,000.\*

In addition to the tax credit, this Act has several other provisions that will benefit homebuyers, including tax credits for energy-efficient home improvements. For details on these tax credits, go to [www.irs.gov](http://www.irs.gov).

Also, don't forget to take advantage of our partnership with SMARTMOVE® to find a professional realtor and receive a rebate on your new home.

Andrews Federal offers mortgages in the 48 contiguous states and the District of Columbia. To learn more and get started, visit [www.andrewsfcu.org/mortgage](http://www.andrewsfcu.org/mortgage) or call **800.403.2526** to speak with a Mortgage Consultant today!



\*Consult your tax advisor.

Free Mini Netbook® with the purchase of an Enterprise Used Car.

Rates as low as **4.74% APR\***



Looking to trade-in your car or truck for a more fuel-efficient vehicle? Or, looking for a car that has been well maintained with regular oil changes, and a 109-point inspection by an independent ASE Certified technician? With Enterprise Used Car Sales, you can't go wrong. They offer deals that can't be beat! Plus, with your new purchase, you'll receive an **HP Mini Netbook®** and no payments for 60 days!\*

Each vehicle comes with:

- Rates as low as **4.74% APR\***
- No-haggle pricing
- Easy application process
- Buy-back guarantee

What else could you ask for? Well now when you buy an Enterprise used car by **October 31<sup>st</sup>** and finance it with Andrews Federal, you'll receive an **HP Mini Netbook®** and no payments for 60 days.

**Why wait?** Get the car of your dreams at the price you want to pay. Go to [www.andrewsfcu.org/enterprise](http://www.andrewsfcu.org/enterprise), visit a branch or call **800.487.5500** (U.S.) or **00.800.487.56267** (Outside U.S.) to apply today! Then, go to [www.enterprisecarsales.com](http://www.enterprisecarsales.com) to find a list of Enterprise Used Car Sales locations to buy your next car!



HP Mini Netbook with Intel® Atom™ Processor Black - Model: 1116NR

\* 4.74% APR (Annual Percentage Rate) is a fixed-rate for up to 66 months. Terms available up to 84 months for qualified applicants. Actual APR may vary based on credit score, age of collateral and loan-to-value ratio. 60-day first payment deferrals open to members with qualified auto loans funded by 10/31/09. HP-Mini Netbook® has an approximate retail value of up to \$279.99. 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 8/15/09 – 10/31/09 at participating Enterprise Car Sales locations and financed with Andrews Federal. See a credit union representative for designated Enterprise Car Sales locations. 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. Picture is for display purpose only. 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.

## Membership is open to anyone!

Share the news with your friends, family and co-workers!

Have you heard the good news? With our newly expanded field of membership, Andrews Federal is now available to anyone, regardless of where they work or live, or what special group, organization, or association they belong. That means that your friends, co-workers, neighbors and even your extended family can now take advantage of our low loan rates, excellent deposit rates and minimal fees.

The news comes at the perfect time, too, because in today's economy, credit unions offer real value that allow you to get the most out of your hard-earned dollars and plan for the future.

Spread the good news of Andrews Federal membership so everyone you know can join in and reap the benefits we offer. To open an account, encourage them to stop by a branch, visit [www.andrewsfcu.org/youcount](http://www.andrewsfcu.org/youcount), or call us at **800.487.5500** (U.S.) or **00.800.487.56267** (Outside U.S.) today!



**Note:** The M&T Bank Andrews Air Force Base branch is scheduled to close in late October. If you know of any friends that are customers of M&T Bank, let them know that we have solutions to help them realize their financial dreams.

# Newly Found Freedom!



**3.90% APR** on purchases, balance transfers and cash advances!\*



**Apply Today!**

Your credit card is so valuable in your daily life, it's important that you don't get stuck with one that holds you prisoner to high interest rates, outrageous fees and weak benefits. Gain financial freedom by carrying an Andrews Federal Visa® Platinum Credit Card. Freedom from high annual fees, budget-breaking usage fees, unfair interest rate hikes, and more!

You can choose from our Visa Platinum Rewards card that offers points for merchandise & travel or cash rebates. We also offer a variety of non-reward cards to help you establish or rebuild your credit history.

## Benefit from:

- A low **3.90% APR** for 9 months on purchases, cash advances and balance transfers\*
- Powerful credit limits, up to \$50,000
- No annual fee
- No balance transfer fee (unlike our competitors)

Don't wait! This offer won't last long. Get an Andrews Federal Visa Platinum card today! Apply at [www.andrewsfcu.org/visa](http://www.andrewsfcu.org/visa), call **800.487.5500** (U.S.) or **00.800.487.56267** (Outside U.S.), or visit a branch.

\* This promotional rate is for balance transfers, purchase and cash advances on new accounts for 9 months. 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.

## OPERATION BEST WISHES

### Send a Holiday Greeting of Cheer to a Loved One

Andrews Federal invites service members and their families to send special holiday messages to relatives back home or deployed loved ones during Operation Best Wishes.

Service members and families can record messages up to 10 minutes. Loved ones who are deployed can either watch the webcast message **LIVE** or access the archived recording from a secured website.

For more information about the Maryland and New Jersey recording locations or to register for a recording session, visit us online at [www.andrewsfcu.org/bestwishes](http://www.andrewsfcu.org/bestwishes).



### Bring us your loose change!



Yes! Our Allentown Road Branch has a new coin machine to help you cash in your coins and deposit them into your account. Pour your loose change into the coin counter and it accurately tabulates the coins, saving you the time and the effort of counting, sorting and rolling. Best of all, our members can exchange change for free!

Non-members will be charged 5%.

## Leaving or Changing Duty Stations? Moving this Fall?

### No need to close your account.

Maybe you're in the military with a change in assignment, a student graduating and moving out on your own, or maybe you just bought your first home. No matter where life takes you, Andrews Federal is here to help with financial solutions to make your life simple, easy and convenient. Take advantage of these FREE services, from anywhere in the world:

- **Online Banking:** monitor your accounts, download account information, transfer funds, and more. To sign up, simply visit [www.andrewsfcu.org](http://www.andrewsfcu.org) and click "Enroll Now".
- **Online Bill Pay:** pay your bills in US dollars to US payees and schedule recurring payments, all while saving on checks, postage and time. Simply sign on to Online Banking and click "Pay Bills".
- **Online Account Opening:** open additional checking or certificate accounts via [www.andrewsfcu.org/accountopen](http://www.andrewsfcu.org/accountopen). You can also apply for a loan at [www.andrewsfcu.org/LoanApplications](http://www.andrewsfcu.org/LoanApplications).
- **eStatements:** get your statements online and eliminate the risk of your information being stolen in the mail. Simply sign on to Online Banking and click "View eStatements".

- **Visa® Check Card:** purchase items directly from your checking account, anywhere Visa is accepted. It's safer than carrying large amounts of cash and more convenient than checks.
- **Automated Phone Service:** manage your accounts from a touchtone phone both day and night. Call **800.487.8353** to access your information.
- **ATMs:** use your Visa Check Card to withdraw cash free of charge at over 37,000 Allpoint™ ATMs in the US and Andrews Federal ATMs across the globe, including the United States, Germany, Belgium, and The Netherlands. To find a free ATM, use our ATM locator on our homepage at [www.andrewsfcu.org](http://www.andrewsfcu.org).

We want to make banking with us as worry-free as possible. Take advantage of our FREE convenient services today!



Active duty photos courtesy of [www.af.mil](http://www.af.mil).

You could win the ultimate fan package...

Use your Visa® Credit Card or Visa Check Card to enter today!



Using your Andrews Federal Visa Check Card or Visa Credit Card could land you and three friends at one of the hottest events of the NFL season—A NFL Playoff game, NFL Pro Bowl or Super Bowl XLIV! If you're an avid football fan or occasional game watcher, a chance of a lifetime is within reach.

Simply use your Andrews Federal Visa Credit Card or Visa Check Card and sign for purchases through **December 31<sup>st</sup>**, you'll be entered automatically for a chance to win this ultimate

NFL Mega Fan experience. Better yet, the more times you use your card, the more chances you have to win.

To learn more about the Visa NFL Mega Fan Giveaway\*, visit [www.andrewsfcu.org/nfl2009](http://www.andrewsfcu.org/nfl2009) today.

\*NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE 2009 VISA MEGA FAN NFL SWEEPSTAKES. For details on Non-Purchase Entries, see Sweepstakes Official Rule at [visa.com/NFL](http://visa.com/NFL). PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends 11/30/09. Sponsored solely by Visa. © 2009 NFL Properties LLC. Team names/logos are trademarks of the teams indicated. All other NFL-related trademarks are trademarks of the National Football League.

## Seminars

### US HEADQUARTERS

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

### Saving & Spending During the Holidays

Saturday, October 17, 2009 9:30am – 11:00am

### Paying for College: Achieving the Dream

Saturday, November 21, 2009 9:30am – 11:00am

### Estate Planning

Saturday, December 5, 2009 9:30am – 11:00am

### BEST WESTERN BURLINGTON INN

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

### It's Your Money: Take Charge!

Wednesday, October 7, 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](http://www.andrewsfcu.org/seminars).

## Holiday Branch Closings

Columbus Day – Monday, October 12<sup>th</sup>

Veteran's Day – Wednesday, November 11<sup>th</sup>

Thanksgiving – Thursday, November 26<sup>th</sup>

Christmas – Friday, December 25<sup>th</sup>

## Member Shred Day - October 24<sup>th</sup>

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 Fall Member Shred Day, Saturday, October 24<sup>th</sup> at the Allentown Road (MD) or Burlington (NJ) branch from 9:00 am – 1:00 pm.

For a list of documents eligible for disposal, visit us at [www.andrewsfcu.org/shredday](http://www.andrewsfcu.org/shredday).



## International Credit Union Day

Join us Thursday, October 15<sup>th</sup> as we recognize the value of credit unions. Andrews Federal is proud to be a part of this movement and will be offering special giveaways and refreshments to honor this day. Stop by your nearest branch to learn more about the credit union movement and how we're making a difference one member at a time.

## 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 (1<sup>st</sup> & 3<sup>rd</sup>) 9am-1pm

##### Schweinfurt Branch

Ledward Barracks GEB 224  
97424 Schweinfurt  
Germany

Lobby: Mon-Fri 9am-4pm  
Sat (1<sup>st</sup> & 3<sup>rd</sup>) 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.)

#### 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).