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Solutions

Andrews Federal Credit Union / MONTHLY UPDATE / SEPTEMBER 2009

Newly found freedom…

3.90% APR for 9 months on all purchases, balance transfers and cash advances!*

Apply Today!

Don't get frustrated with your credit card company. Get even with Andrews Federal's Visa® Platinum credit card that helps you say "NO" to high-interest debt and "YES" to financial freedom!

Most businesses lower prices to keep customers coming in during a recession. But many banks are doing the opposite and increasing fees, even for their best customers. Why? They need fee income to offset their loan losses. It's their way of boosting their bottom line.

The same is happening with credit cards. In spite of legislation to curb abusive practices and unjustified fees, some credit card issuers are sneaking in under the wire, increasing and in some cases adding fees, before the legislation takes effect and prohibits them from doing so.

What's the answer? Get a Visa® Platinum card from Andrews Federal. It's a straightforward, honest card that offers:

- /// NO annual fees
- /// NO balance transfer fees (unlike many of our competitors)
- /// NO cash advance fees
- /// Credit limits up to $50,000
- /// And now **3.90% APR** for 9 months on all purchases, balance transfers and cash advances on new accounts!*

Apply today and enjoy the advantage of our Andrews Federal Visa Platinum card!

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

** This promotional rate is for balance transfers, purchase and cash advances 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. This offer applies to new credit card accounts only. Certain restrictions apply.*

Chris McDonald
President & CEO

Andrews Federal
2008 Air Force Credit Union of the Year Recipient

I'm proud to announce that we've won the 2008 Air Force Credit Union of the Year Award for service to Andrews Air Force Base personnel.

We understand the hardships military families experience when a family member is deployed, and we do everything we can to ensure that the financial lives of our members and their families continue as smoothly as possible. One of the services we're most proud of is our low-cost alternative to combat the predatory lenders who take advantage of members in distress.

We also participate in Airmen and Family Readiness Center workshops to help servicemen and women manage their finances. In addition, we support the *Military Saves* campaign by providing seminars and special saving accounts for "new savers" that feature no monthly fees or minimum balance requirements.

Remember, Andrews Federal is your credit union. Thank you for the opportunity to serve the military community and all of our members worldwide. We will continue our commitment to serve your needs now, and into the future.

Purchase a car and get a mini Netbook® with Enterprise!*

If you're thinking about purchasing a new ride soon, consider Enterprise Car Sales because you can drive away with a great car and receive a **FREE mini Netbook®!***

With a wide selection of late-model, high quality certified used cars that have passed a 109-point inspection by an ASE Certified technician, 12-month/12,000-mile limited powertrain warranty, no-haggle pricing and a buy-back guarantee, Enterprise offers a great value for your money.

From now until September 30th, simply purchase a used car from Enterprise Car Sales, finance it at Andrews Federal and mention this ad to receive a **FREE mini Netbook®** from Enterprise!*

Also take advantage of:

- Rates as low as **4.74% APR***
- NO payments for 60 days
- **FREE mini Netbook®** with purchase!*

Apply Today!

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

Hurry, a deal like this won't last long!
Visit us online at **www.andrewsfcu.org/enterprise**, stop by a branch, or call us to arrange financing today. Then, go to **www.enterprisecarsales.com** for a list of Enterprise Used Car Sale locations to get your next car, truck or van!

Join us for "Military Days" September 19th (9am–1pm) at the following locations to test drive and purchase a vehicle.

- **Andrews Air Force Base Branch**
  Building 1682 – Arnold Ave., Andrews AFB, MD 20762
- **McGuire Andrews Air Force Base Branch**
  Building 34056 Broidy Rd., McGuire AFB, NJ 08641

** 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 09/30/09. 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 – 9/30/09 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. ©2008 Enterprise Rent-A-Car Company.*

Follow us online! Twitter®, Facebook®, YouTube®, Blog

Tweeting? Blogging? Social networking is the hottest, most preferred way to stay in touch lately. So, we've expanded our web presence through Facebook®, Twitter®, and YouTube®, as well as our "Dollars and Sense" blog, where you can get financial tips and insight to make you a better consumer.

Our goal: to be everywhere you are. To connect, go to our homepage, www.andrewsfcu.org, and click the Facebook, Twitter, or TypePad (blog) icons at the bottom of the left column, under the rate chart.

Get Back to School & Stay within Budget

Right now, you're probably still purchasing items your kids will need for the school year. Depending on their academic needs, this may mean that you'll be contributing to the $9.1 billion back-to-school spending (according to the National American Retail Federation).

If you find yourself short of cash this season, we have financial solutions that can help:

- **Personal loan.** It's fast cash, from $1,000 to $50,000 with flexible terms up to 84 months. Use it for back-to-school expenses, to consolidate bills, take a special vacation, get a new computer, or any other purpose.
- **Share secured loan.** A secured loan at Andrews Federal generally has better rates and terms because it's backed by your savings or certificate accounts, which continue to earn the competitive dividends you expect.
- **Visa Platinum credit card.** With credit lines up to $50,000, you can use your credit for travel, big purchases, and more.

To apply, go to www.andrewsfcu.org, visit a branch or call us at 800.487.5500 (U.S.) or 00.800.487.56267 (Outside U.S.).

**Loans and credit cards are subject to approval and based on creditworthiness.*

We've gone "Green" with eReceipts.

Saves time, money and the environment!

Great news! Andrews Federal has just moved to eReceipts! No more wasteful use of paper to complete a transaction in the branch.

Simply come to the teller line prepared with your identification and we can handle your deposits and withdrawals with the touch of a button.

It's fast. It's reliable. It's verified. It's environmentally safe. Plus, it saves your credit union thousands in expenses each month.

Andrews Federal is constantly looking for ways to bring you smarter products to suit your financial needs and lifestyle.

debtinfocus

Is Your Debt In Focus?

According to a news report through MSN, about 43% of American families spend more than they earn each year. While you may not spend more than you earn, you could be spending more than you should.

Andrews Federal is proud to announce the addition of a new online tool called "Debt in Focus". It is a free resource to help members with budgeting and personal finance.

Simply input your income and debt information and a personalized financial analysis will display with a summary of your debt, financial management ratios and an estimated budget. You will also receive a series of action steps specific to your situation which will assist you in reducing debt or in putting yourself in a better financial position.

And the best part is no personal information such as name, social security number or address is needed so it's completely anonymous!

Why not get your debt in focus today? Visit www.andrewsfcu.org/debtinfocus to get started!

Seminars

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

Homebuying: *Get the Most Out of the Buyer's Market*
Saturday, September 19, 2009 9:30am – 11:00am

Saving & Spending During the Holidays
Saturday, October 17, 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

Labor Day – Monday, September 7th
Columbus Day – Monday, October 12th

Allentown Road branch is getting a facelift!

We're making progress on the remodel of our Allentown Road branch. Check out our pictures of the new branch which includes a new internet café, kids play area and more! Visit us at www.andrewsfcu.org/remodel for up-to-date information on the new branch.

Shred Day

Saturday, October 24th (9am–1pm)

- Allentown Road branch (MD)
- Burlington branch (NJ)

Visit us at www.andrewsfcu.org/shredday for more information.

We're now 24 hours!

Need a loan at midnight? Have questions about your account? Our Member Care Center is now open 24 hours a day, 7 days a week. It's easy. Dial 800.487.5500 (U.S.) or 00.800.487.56267 (Outside U.S.) to reach a Member Care Representative.

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.)

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

MCNPW5