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# Solutions

Andrews Federal Credit Union / MONTHLY NEWSLETTER / AUGUST 2008

## Summer of Fun Online Sweepstakes

Enter to win one of **60 hot prizes!**

### Prizes include

#### Grand Prize:

US Virgin Islands  
All-Inclusive Trip

#### First Place Prizes:

26" Flat Panel  
Television

#### Second Place Prizes:

DVD Players

#### Third Place Prizes:

iPod® Shuffle portable  
music players

#### Fourth Place Prizes:

\$15 Visa® Gift Cards

Here's your chance to win a flat screen TV, DVD players, portable music players, gift cards, and more in our "Summer of Fun" **online** sweepstakes.

Complete ANY one of the following **online** at [www.andrewsfcu.org](http://www.andrewsfcu.org) and be automatically entered for a chance to win one of 60 prizes:

- Open an auto loan of \$10,000 or more
- Open a personal loan of \$8,500 or more
- Open a Visa® credit card and complete 14 transactions.
- Open a checking account with \$100 or Direct Deposit and complete 7 transactions using our Online Bill Pay
- Open a checking account with \$100 or Direct Deposit and complete 18 transactions using our Visa Check Card.

The convenience you get by banking **online** is a reward in itself because you can conduct virtually all of your Andrews Federal financial business, quickly and conveniently, from anywhere in the world, 24/7. You can apply for a loan, open accounts, check balances, and much more!

So get started right away because this special promotion ends October 31. Visit us **online** at [www.andrewsfcu.org](http://www.andrewsfcu.org) and open your account to enter today!

**Hurry!**  
Offer ends  
soon!



*No purchase necessary. Sweepstakes ends October 31, 2008. Transactions and loans must be funded by October 31, 2008 to qualify. Open to legal residents of the 50 United States or the District of Columbia, who are 18 years of age or older at the time of entry. Void in Puerto Rico, and where ever else restricted or prohibited by law. Subject to full official rules available at [www.andrewsfcu.org/onlinesweep](http://www.andrewsfcu.org/onlinesweep). Prizes awarded 6-8 weeks after 11/30/08 or when all winners are determined and verified. Loan subject to credit approval. Actual amount based on terms and credit history. Andrews Federal employees and their family members are not eligible. Contact us for details.*



## Andrews Federal remains strong and stable



Reports concerning the collapse of IndyMac Bancorp and the mortgage turmoil surrounding Freddie Mac and Fannie Mae have prompted some consumers to question the strength of their financial institution.

As government agencies step in to regulate the risky lending practices of these institutions, one thing is certain—Andrews Federal Credit Union is financially healthy and continues to thrive.

As a credit union, our primary focus has always been our members. If a product doesn't make sense for you, we don't offer it—regardless of the gain. We lend responsibly and provide competitive products and services to improve your financial life. Our Cash-to-Go Loan, AndrewSaver account, and 7-month & 15-month share certificates are prime examples of this strategy. That's also why we have created a Member Education department that is solely dedicated to providing our members the tools needed to achieve financial success.

With steady membership numbers, enthusiastic acceptance of our products and services and a high net worth, we're more viable than ever. Our strength is further validated as we continue to receive "squeaky clean" scores by external auditors, as well as the highest ratings from our federal regulator, National Credit Union Administration (NCUA). Taken together, our current position gives us the strength and stability we need to not just survive but prosper in this uncertain financial environment.

So, regardless of the economic conditions, trust Andrews Federal for all of your financial needs. From financial counseling, to retirement and college planning, we can provide the guidance you need to help you plan for the future or get you back on your feet. Also, keep in mind that your share accounts are insured up to \$100,000 and certain retirement accounts such as IRAs and Keoghs are separately insured up to \$250,000.

As we move forward, it's "business as usual." And for members of Andrews Federal these days, that's a good thing.



President & CEO

## Get "Back to School" with everything you need

"Back-to-school" means a lot more these days than it used to because now students and parents need more help than ever before.

Andrews Federal can help with:

- **A Back-to-School Loan.** Use it to help with tuition costs and related expenses including: textbooks, dorm supplies, uniforms, electronics, computers and more. Borrow \$1,000 to \$50,000 with low rates, and flexible terms up to 84 months.
- **A pre-paid Visa® Gift Card** offers you some degree of spending independence and flexibility for day-to-day expenses, while keeping you financially in control. It's more convenient and safer than carrying cash and is welcome at millions of locations that accept Visa.
- **Easy account access.** Our Online Banking service helps you to manage your accounts by giving you access to your account information online, 24/7.

It also keeps you in touch with those back home because they can deposit funds into your account at any nationwide Shared Branch, then you can view your balance online anywhere, 24/7.

- **Protecting the environment.** Tons of paper are used to process account statements. You can reduce the use of paper and receive your statement electronically with eStatements. They provide easier storing and managing of your financial files. Best of all, they are eco-friendly. Once you register, you can access up to 12 months of statements online just by selecting "eStatements" within Online Banking.

So, hurry and visit us today to get your finances ready for the school year. Go online, call us or stop by a branch to get started!



\* Minimum loan amount is \$1,000. Actual rate will be based on loan amount, terms, and credit history.

# Upgrade to the power of Visa® Platinum and start earning rewards

The Andrews Federal Visa Platinum Rewards Card connects you with all kinds of possibilities. With every purchase, you earn:

**1** Points redeemable for airline tickets, travel, car rentals, hotels, merchandise, and more.

**OR**

**2** Up to a 1% Cash Back based on annual purchases.

It's your choice, travel/merchandise points or an annual cash rebate—whichever you choose, Andrews Federal Visa Platinum Credit Cards have:

- No annual fees
- Low, fixed rates
- No balance transfer fees and a balance transfer rate of only 3.90% APR for 12 months
- No cash advance fees
- Credit limits up to \$50,000
- Travel protection
- Rewards or cash rebates that increase as you use your card.
- And much more!



You also get great fraud protection, so you can feel confident that when you use your card online, in person, or over the phone, you're covered. You can also manage your Visa account day and night by visiting us online at [www.andrewsfcu.org/visaonline](http://www.andrewsfcu.org/visaonline).

For more information or to apply, visit the "Credit Cards and Loans" section of our website or contact us today!

\* Annual Percentage Rate (APR) based on member credit rating. 3.90% APR for 12 months promotional rate for balance transfers and purchases for new cards only and applies for 12 billing cycles following the date on which the card is issued as long as the account remains current. It will end early if any required monthly payment is late. Promotional rate does not apply to balances transferred from Andrews Federal loans or credit cards. Rate on remaining credit card balances will revert back to your regular rate at the end of the promotional period. Certain restrictions apply.

## Switch to Andrews Federal online

"I'd like to open a checking account with my credit union, but it's just too difficult to switch." That used to be a common complaint.

Not anymore! With our new online switch kit, we'll help you transition from your old accounts to a new Andrews Federal checking account. Be sure to tell eligible\* family, friends, and colleagues about our online switch kit so they can open a checking account with us also.

Our easy online kit helps you to:

- notify other financial institutions of your desire to close your checking account
- notify all organizations and companies with whom you've arranged automatic payments that you're converting to a new Andrews Federal account.
- provide all documents online that you need to make the switch.

With our online switch kit, you can request to close your old account(s) and open your new Andrews Federal checking account. With that, all bases are covered.

Go to [www.andrewsfcu.org/switch](http://www.andrewsfcu.org/switch) to make the switch to an Andrews Federal account today.

\* Eligible members include spouses, siblings, children, grandparents and grandchildren, even if not living in the same residence. Also includes those who live, work, worship or attend school in the District of Columbia and select employee groups. Visit [www.andrewsfcu.org/joinnow](http://www.andrewsfcu.org/joinnow) for additional eligibility information.

## Need a free ATM?

Use 32,000 throughout the U.S.

No matter where you travel in the U.S., you're never far from a free Allpoint™ ATM to access your Andrews Federal accounts.

With over 32,000 free ATMs in all 50 states, it's the largest surcharge-free network in the nation, with twice as many ATMs as Bank of America. And over 80% are in metropolitan areas.

In D.C., Virginia, and Maryland alone, there are almost 2,000 free conveniently located Allpoint ATMs at credit unions, and national retailers like Target, Costco, Sears, ExxonMobil, Hess, Sunoco, Walgreens, Rite Aid, and more. So, you're never far from your money.

To find a free ATM, check out the ATM locator on our website at [www.andrewsfcu.org](http://www.andrewsfcu.org).

**NOTICE:** **Increased Limits on ATM Card and Visa® Check Card Transactions:** The daily purchase limit for signature-based Visa Check Card transactions has increased to \$3,000. The daily point-of-sale (PIN-based) transactions for both ATM and Visa Check Card transactions have increased to \$1000.

## Combat rising gas prices with low auto loan rates

With gas prices over \$4 a gallon, many Andrews Federal members are changing both their driving habits and their choice of vehicles to smaller or even hybrid cars. Now is the time to consider trading in and switching to a newer, more fuel efficient model. Some gas-friendly options include the Honda Civic and 13 hybrids available from Toyota, Honda, Nissan, Ford, Mazda, Lexus and Chevrolet.

**Additionally, when you purchase a Hybrid, you can earn special incentives.** In Washington D.C., hybrids and other alternative fuel vehicles are exempt from excise tax and have lower vehicle registration charges. In Maryland, hybrid electric vehicles are exempt from vehicle emissions testing requirements. Also, a limited number of hybrid owners get parking discounts at many city-owned parking garages.

Is a compact or hybrid the right car for you? Only you can decide, but we're ready to do our part immediately with low auto loan rates.

Hurry, to take advantage of hot loan rates. To apply, visit us online, call us or stop by a branch today.



\* Rates are based on your credit report. Existing Andrews Federal loans can be refinanced if an additional \$1000 is borrowed. Certain restrictions apply. Hybrid information available at [www.hybrid.com](http://www.hybrid.com).

## Cutting costs in a challenging economy

Managing most financial storms takes a positive attitude and good planning. Here are a few tips to help.

**Create a budget.** If you haven't reviewed your goals, assets, income, expenses, and debt in awhile, now is the time to do it. Analyze when and how you spend your money, and decide what you can reduce or eliminate. (Note: That \$4 morning muffin or coffee five times a week can add up to \$80 a month!)

**Track your expenses.** It's a good way to stop cash from "evaporating" too quickly. Plug that hole now, and you'll have cash for the times you'll really need it.

**Savvy saving.** If you have savings, good for you. But withdraw only what you need and spend prudently. (Usually three to six months of income is a good measure to save.)

**Smart shopping.** Do you need it? Can you get it for less somewhere else? Asking these questions will help you become a really smart shopper. Buy in bulk if you can afford it, but make sure you'll use it. Use coupons. Cut entertainment costs by renting videos rather than going to the movies. Eat at home rather than restaurants; even fast food is more costly than home-cooked meals.

It's never easy to get along with less, but with a little effort and motivation, you can get it done.

For more information on money management, visit the online Educational Center at [www.andrewsfcu.org/education](http://www.andrewsfcu.org/education).

Coming Soon!

## Homeownership starts with Andrews Federal

You asked and we listened. Soon, we'll be offering competitive mortgages, and it couldn't come at a better time if you're shopping for a house.

If you're a first-time home-buyer, you may be able to get your home at a lower price than anyone would have thought possible just a couple of years

ago. And the best news is that mortgage rates have continued to stay low over the past year. It's the perfect scenario for you. Look for more information on mortgage options and educational seminars in the coming months.



## Member Spotlight: Meet Timothy Sawyer

After his 18th birthday, Timothy Sawyer's father, a retired military officer, introduced him to Andrews Federal.

Back then, he didn't understand the difference between a credit union and a bank. Determined to find out, he visited a branch. There the staff warmly greeted him and explained the credit union philosophy of 'people helping people'. Since then, he's been a member for the nearly 30 years. "Everyone was so courteous and I felt like I was not just a number," he says.

He's had accounts with other financial institutions, but he has stayed with Andrews Federal because of the staff and their willingness to work with him to establish and build credit throughout the years. "The staff is always there when I needed help. I always feel like somebody special and they know my name, kinda like that TV show, Cheers," he laughs.

Over the years, many of his family members have joined the credit union. He hopes to pass along the knowledge of Andrews Federal to others so that they may benefit from the value of membership—just as he has through the years.



## member appreciation day



### Our way of saying thanks to you!

On Saturday, June 21st, we celebrated our 60th year in business with a Member Appreciation Day celebration at our US headquarters in Maryland. The event provided fun for the whole family including:

- Free food
- Autograph signing with former Redskins™ player, Brian Mitchell
- Carnival games, rides and moon bounce for the kids

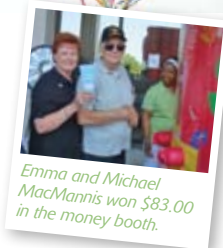
Members also had the opportunity to win up to \$1000 cash from the money booth, Washington Nationals® baseball tickets, a DVD player, Andrews Federal giveaways and an autographed football by former Redskins Brian Mitchell.

Look for more Member Appreciation events to happen in the upcoming months:

New Jersey  
September 6th,  
10:00 am - 2:00 pm  
2200 Burlington-Mt. Holly Rd. (Rt. 541)  
Burlington, NJ 08016

All Branches in Europe  
September 5th  
10:00 am- 3:00 pm

You can also join us throughout 2008 as we continue the 60-year celebration with "Give-Back Fridays" in each branch. Prizes, giveaways and more will be awarded every week. A monthly drawing will also be held for those not close to a branch. To enter, simply send in a 3x5 postcard with your name, address, and daytime phone number to: 5711 Allentown Rd. Suitland, MD 20746 Attn: Marketing "Giveback-Fridays."



Emma and Michael MacMannis won \$83.00 in the money booth.

## Identity theft monitoring

Now Available

Identity theft affects millions of people each year. Your security is important to us. That is why we have partnered with Experian™ to offer you two types of protection:

- **Triple Alert**—a credit monitoring solution that monitors your credit file daily for only \$4.95 per month.
- **Triple Advantage**—a daily credit monitoring service that gives you a free Experian credit report and credit score for only \$14.95 per month.

Best of all, both services offer dedicated representatives to help you resolve any fraud issues, and coverage for expenses you may incur if you become a victim of identity fraud.



To sign up, contact us or visit [www.andrewsfcu.org/monitorcredit](http://www.andrewsfcu.org/monitorcredit).

\* Triple Alert and Triple Advantage are available to Andrews Federal Credit Union members residing in the United States or at an APO address.

## Seminars

### US HEADQUARTERS

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

#### Teens & Money: Managing Credit

Saturday, August 9, 2008, 11am – 12noon

#### Navigating the Home Buying Maze

Saturday, August 23, 2008, 9:30am – 11:00am

#### Solving the Mysteries of Credit

Monday, September 8, 2008, 6pm – 7:30pm

### ANDREWS AFB AIRMEN & FAMILY READINESS CENTER\*

1191 Menoher Drive, Andrews AFB, MD

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

Monday, August 4, 2008, 1:00pm – 2:30pm

#### Navigating the Home Buying Maze

Monday, August 18, 2008, 11:30am – 12:30pm

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

Monday, September 8, 2008, 1:00pm – 2:30pm

### MCGUIRE AFB AIRMEN & FAMILY READINESS CENTER\*

3011 Tuskegee Airmen Avenue, McGuire AFB, NJ

#### Navigating the Home Buying Maze

Thursday, August 21, 2008, 1pm – 3:30pm

#### Teens & Money

Thursday, August 21, 2008, 5:30pm – 7:30pm

\* You must have the appropriate government ID to enter the base. Space is limited. Please register by calling 800.399.4066 or visit our website at [www.andrewsfcu.org/education](http://www.andrewsfcu.org/education)

## Contact Us

### U.S. Corporate Headquarters

5711 Allentown Road  
Suitland, MD 20746

800.487.5500 *phone*  
301.702.5330 *fax*

#### Mailing Address

PO Box 4000  
Clinton, MD 20735-8000

### Europe Corporate Headquarters

Unit 29623  
APO AE 09096

00.800.487.56267 *phone*  
0049.611.9787.542 *fax*

### Account Access

*Visa Account Information*  
800.654.7728

#### Automated Phone Service

##### U.S.

301.899.8353 *local*  
800.487.8353 *toll free*

##### Outside U.S.

00.800.4878.3535

### Branch Locations

#### United States

**District of Columbia**  
Henson Ridge

#### Maryland

Allentown Road  
Andrews AFB

#### New Jersey

Burlington  
McGuire AFB  
Wrightstown

#### Europe

**Belgium**  
Chievres  
Brussels

#### Germany

Schweinfurt  
Wiesbaden

#### The Netherlands

Schinnen

[www.andrewsfcu.org](http://www.andrewsfcu.org)