

Membership Rewards



- ▶ GET THE MOST FROM YOUR MEMBERSHIP
- ▶ ENJOY EXCLUSIVE BENEFITS
- ▶ PARTICIPATION MEANS GREATER REWARDS



301.249.1800 • 1.888.NASA.FCU • nasafcu.com



MCF-118 11/07



AS A MEMBER OF NASA FEDERAL CREDIT UNION, you belong to a unique financial organization. NASA Federal Credit Union is a non-for-profit financial cooperative that's designed to benefit the financial needs of its members – *people like you.*



MEMBERS MEAN THE WORLD TO NASA FEDERAL

Unlike banks, our mission is to deliver the maximum reward to our members – not make money for a small group of stockholders. We are committed to providing:

- A safe and secure place to save
- Economical ways to borrow
- Friendly, professional service you can trust
- A full range of resources to help you reach your financial goals

The way we do this is by members working together – *people helping people.*

For more than half a century, NASA Federal Credit Union members have worked together to make their credit union strong and successful. This success is not measured in numbers. It's measured by how we help members meet their financial goals:

- **Drive A New Car** with payments you can afford.
- **Move Into A Home** with the right home loan.
- **Save For A Rainy Day** with higher than average interest rates.
- **Raise A Family** with a choice of home equity options.
- **Take A Vacation** with a credit card you can trust.
- **Send Kids To College** to ensure a bright future.
- **Safeguard Your Family** with insurance services at discounts for members.
- **Start A Second Career** with a business loan from your credit union.
- **Enjoy Retirement** with the help of a Financial Advisor.
- **Achieve Financial Security** and more.

Your participation is what makes it all possible. It helps us continue to provide convenient services and great rates.

MEMBERSHIP REWARDS

Membership Rewards is our way of thanking you for your credit union relationship. This exclusive benefit of your NASA Federal Credit Union membership reflects the true cooperative nature of credit unions – *people helping people.* The way it works is easy. As you build your credit union balances, the more rewards – like free or discounted services – you get.

All members with personal accounts qualify¹ for the benefits of **Bronze Rewards**. These benefits include *free* NASA Federal ATM transactions and *free* 24-hour access with eBranch and Contact-24 Telephone banking services.

Here's how it works:

Total Savings Balances
+
Total Checking Balances
+
Total Outstanding Loan ² & Credit Card Balances
+
Authorized Investment Positions
=
Total Credit Union Balance

Simply put, the more business you do with us, the more rewarding your membership will be.

¹ Business accounts are excluded from Membership Rewards.

² Excluding mortgages.

Membership Rewards At A Glance

	BRONZE REWARDS	SILVER REWARDS	GOLD REWARDS	PLATINUM REWARDS
TOTAL CREDIT UNION BALANCE	\$5 - \$2,499	\$2,500 - \$19,999	\$20,000 - \$49,999	\$50,000 and above
NASA Federal Credit Union Membership	Yes	Yes	Yes	Yes
+ Savings Account with No Maintenance Fee	Yes	Yes	Yes	Yes
+ Visa Classic and Platinum credit cards* with No Annual Fee	Yes	Yes	Yes	Yes
+ eBranch Online Banking Free	Yes	Yes	Yes	Yes
+ Contact-24 Telephone Banking Free	Yes	Yes	Yes	Yes
+ Free Check Card with Cash Back Program	Yes	Yes	Yes	Yes
+ Free NASA FCU ATM Transactions at 25,000 ATMs	Yes	Yes	Yes	Yes
+ 3 Free non-NASA FCU ATM Transactions**	Yes	Yes	Yes	Yes
+ Point of Sale (POS) Transactions with No Fee	Yes	Yes	Yes	Yes
+ Overdraft Transfers From Savings at No Fee***	Yes	Yes	Yes	Yes
+ NASA Federal IRA with No Management Fees	Yes	Yes	Yes	Yes
+ Incoming Wire at No Fee	Yes	Yes	Yes	Yes
+ Teller Service at No Fee	Yes	Yes	Yes	Yes
+ 3 Additional Free non-NASA FCU ATM Transactions (6 total)**		Yes	Yes	Yes
+ Classic Checking Account with No Service Fee*		Yes	Yes	Yes
+ Travelers Cheques at No Fee		Yes	Yes	Yes
+ Operator Assisted Transactions with No Fee		Yes	Yes	Yes
+ Shuttle Checks at Half Off Cost (1 box per year)			Yes	Yes
+ Online Bill Pay with Half Off Monthly Fee			Yes	Yes
+ Counter Checks at No Cost			Yes	Yes
+ Notary Service at No Fee			Yes	Yes
+ Home & Family Finance Magazine (Quarterly)			Yes	Yes
+ Free non-NASA FCU ATM Transactions**				Yes
+ VIPS Checking with No Service Fee*				Yes
+ Shuttle Checks at No Cost (1 box per year)				Yes
+ Stop Payment Requests at No Fee				Yes
+ Verification of Deposit at No Fee				Yes
+ Replacement Cards at No Fee				Yes
+ Online Bill Pay with No Monthly Fee				Yes
+ Consultation with Investment Representative at No Cost				Yes

SILVER REWARDS ALSO BENEFIT (1) Primary members age 23 and under; (2) Primary members age 62 and older; (3) New members during the first 90 days of membership; (4) All household members where at least one member of the household qualifies for Silver Rewards or above; and (5) Primary members with first mortgage balances (first year of mortgage only).

TOTAL CREDIT UNION BALANCE = combined total SAVINGS + MONEY MARKET + CERTIFICATE + IRA balances + total CHECKING balances + total outstanding LOAN and CREDIT CARD balances (excluding first mortgages) + authorized INVESTMENT service balances (through CUSO Financial Services, L.P.) per personal account number in good standing as determined on the last day of each calendar quarter (or by request at any time). Business accounts are excluded from Membership Rewards. Certain restrictions apply.

* Application and approval required.

** Surcharge may apply.

*** Federal Regulation D limits apply.

As your NASA Federal account balances increase, you get more free and discounted services.

Move up to **SILVER REWARDS** and:

- + ADD No Service-Fee Classic Checking
- + ADD Free Operator Assisted Transactions
- + ADD More Free ATM Transactions
- + ADD Free Travelers Cheques

Move up to **GOLD REWARDS** and:

- + ADD Half Off Online Bill Pay
- + ADD Half Off Shuttle Checks (1 box per year)
- + ADD Home & Family Finance Magazine

Move up to **PLATINUM REWARDS** and:

- + ADD Unlimited Free ATM Transactions*
- + ADD Free Online Bill Pay
- + ADD Free Investment Consultation
- + ADD Periodic Discounts on Loans

And there's more! Get all the details of your Membership Rewards from the chart provided in the middle of this brochure.

ARE THERE EXCEPTIONS?

Yes. We recognize that not all members are able to participate in the credit union in the same way.

These members qualify for all the added benefits of Silver Rewards – unless their balance relationship qualifies them for a greater level of rewards:

1. Primary members age **23 and under**
2. Primary members age **62 or older**
3. **New members** during the first 90 days of membership
4. All **household members** where at least one member of the household qualifies for Silver Rewards or greater
5. Primary members with **first mortgage balances** for the first year of the mortgage

* Surcharge may apply.



BUILDING YOUR RELATIONSHIP

It's easy to get more from your credit union membership. Here's how:

1. **Switch your checking account** to NASA Federal and get the free Visa Check Card with Cash Back convenience and worldwide ATM access.
2. **Transfer your savings** to NASA Federal.
3. **Set up direct deposit** of your net pay or recurring checks to your NASA Federal account.
4. **Refinance your auto loan** at NASA Federal to lower your rate, lower your payment or extend your term.
5. **Pay off** high-rate credit cards by transferring balances to your NASA Federal Visa Platinum card.
6. **Refinance your mortgage** at NASA Federal for a full variety of competitive fixed or adjustable rate options.
7. **Tap your home's equity** for high-dollar needs like home improvement, debt consolidation or even a second car with our great rate equity services.
8. **Transfer your IRA or 401(k) Rollover** to NASA Federal to work with a Financial Advisor*, registered through CFS, that you can trust.

That's not all. There are many ways we can help you get more from your membership.

IT ALL ADDS UP

It's easier than you may think to participate in your credit union cooperative. For example, let's say this is your credit union relationship now:

Savings Balance	\$ 1,500
Checking Balance	\$ 2,500
Auto Loan	\$ 13,000
Visa Credit Card	\$ 2,500
Total Credit Union Balance	\$19,500
	Silver Rewards

Consolidating your other balances at NASA Federal Credit Union enhances your Membership Rewards even more:

ADD IRA Rollover	\$ 10,000
ADD Home Equity	\$ 20,000
ADD Loan Certificate	\$ 5,000
Total Credit Union Balance	\$35,500
	Platinum Rewards

See how easily your balances add up to Membership Rewards?

FIND OUT MORE

To find out how to get the most from your NASA Federal Credit Union membership, visit any branch office or call us at **301-249-1800** or **1-888-NASA-FCU (627-2328)**. We're here to help.

*Investments offered through CUSO Financial Services, L.P. (CFS) are not NCUA/NCUSIF insured, are not credit union guaranteed and may lose value. NASA Federal Credit Union is in partnership with CFS (Member NASD/SIPC). Financial Advisors are employees of NASA Federal Credit Union, are registered through CFS and are SEC-registered Investment Advisors. Representatives assisting with investment products may also accept member deposits on behalf of NASA Federal Credit Union.