



Coming in March: Enhanced Security for Online Banking

To provide even better protection for your personal financial information, NASA Federal will add a new security feature to Online Banking. This new security feature will require you to provide additional proof of your identity beyond your traditional username and password. This feature identifies you — and only you — as the true owner of your accounts, and protects your private information from unauthorized users. For more information on this new security feature coming in March 2007, visit nasafcu.com/security.

Enjoy Flexibility And High Rates With Our Premier Advantage Money Market Account

Maximize your earnings while maintaining great liquidity with NASA Federal's new Premier Advantage Money Market Account. Earn dividends on every dollar. Your savings could earn up to **5.00% APY***, plus your funds are readily available should you need them. Our three-tier structure means that the more you save, the more you earn! Start your account today — call **301-249-1800** or toll-free **1-888-NASA-FCU** (1-888-627-2328) ext. 603 to speak with a Savings specialist.

*Annual Percentage Yield. Rate quoted applies to a NASA Federal Premier Advantage Money Market Account with a balance of \$100,000 or more. Dividends compounded and credited monthly. No minimum balance required to earn dividends after the initial opening amount. If the Average Daily Balance for any month is below \$25,000, a \$10 fee is assessed.

Save Money With Our Visa Balance Transfer Special

From now until March 31, 2007, you can save hundreds of dollars in interest when you transfer high-rate department store and credit card balances to a NASA Federal Visa® card. Get the low rate of just **6.9% APR*** on all transferred balances, good until the entire transferred balance is paid off. Plus, you'll receive a "welcome" gift — a **1% rebate for up to \$500.****

At NASA Federal, you have the option of selecting either the NASA Federal Visa Classic Card or our Platinum Card with CURewards Points to help you earn travel awards and brand-name merchandise. Both cards have no annual fee and many more advantages. For more information about these cards or to obtain balance transfer forms, log on to nasafcu.com or call **301-249-1800** or toll-free **1-888-NASA-FCU** (1-888-627-2328) ext. 200 to speak with a Loan Specialist.

*Annual Percentage Rate. A special 6.9% APR will be applied to balance transfers with a transaction date between January 1, 2007 and March 31, 2007. Special rate valid until transferred balances are paid in full. Balance transfers are considered cash advances, therefore no grace period applies and finance charges begin to accrue immediately. Payments will be applied to unpaid fees, finance charges and promotional balances first. Offer valid for balances transferred from other institutions only. If your account is not in good standing at any time, the special 6.9% APR will revert to the prevailing APR for balance transfers. Please continue making payments on your transferred accounts until the balance transfers are confirmed on your other institutions' account statements.

**Maximum rebate is \$500. The transferred balances must remain on your NASA Federal Visa account for three statement cycles before the rebate will be paid.

Retirement Plans Help Attract And Retain Employees

According to the National Federation of Independent Business, today's employees want more than just a good salary. Even those fresh out of college are savvy enough to know that they can't rely solely on Social Security for retirement. It's very likely that those interviewing for jobs at your workplace are looking for perks that go beyond a good paycheck.

According to recent surveys, the benefits most desired by employees are medical insurance, paid vacation/holidays and employer-paid pensions or retirement savings plans. Whether or not your company has a retirement plan, promoting your **NASA Federal Credit Union affiliation can help attract and retain good employees.**

NASA Federal has several retirement options to help your employees fund a comfortable retirement. These options include Traditional and Roth IRA Accounts, Certificates, Market Index Certificates and Money Markets. Tailored to meet diverse financial needs and goals, these retirement savings products offer high yields and tax

benefits, and are federally insured.* Visit nasafcu.com for current rates.

Access To Financial Advisors

In addition to high-yield savings products, NASA Federal also provides access to financial advisors to help your employees invest in different savings instruments to build a retirement plan that fits their particular needs. Through our partner, CUSO Financial Services (CFS)**, employees work with experienced CFS Financial Advisors for quality assistance in their retirement planning. Call **301-249-1800** or **1-888-NASA-FCU** (1-888-627-2328), ext. 314 for a complimentary, no-obligation consultation.

Help your employees have the retirement funds they need with the assistance of NASA Federal. For additional information, visit nasafcu.com or call **301-249-1800** or **1-888-NASA-FCU** (1-888-627-2328), ext. 314 for more information or a complimentary, no-obligation consultation.

*By the National Credit Union Administration. Deposit accounts are insured up to an aggregate of \$100,000, and traditional/Roth IRA products are insured separately, up to an aggregate of \$250,000.

**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.

New Online Banking Puts The Power Of A Branch At Your Fingertips

No time to come to a branch office during our regular business hours? Real-time, 24/7 account access is available to you and your employees through our Online Banking service. Use this convenient online service to view account balances on share and loan accounts, make balance inquiries on a particular account, verify that checks have cleared, transfer funds, make withdrawals (some withdrawal

limits may apply) and much more. Pay bills with our free Online Bill Pay service* to reduce the need to buy stamps or make trips to the post office.

Online Banking is free, easy to use and available from a home or office computer with an Internet connection. New enhanced security makes Online Banking safe and secure. To sign up for Online Banking, visit nasafcu.com.

*Online Bill Pay is free when you have eChecking or Free With Direct Deposit Checking; otherwise a fee may apply.

News From Your Credit Union

Seal The Deal

With An Auto Loan From NASA Federal



rates as low as
5.40%
APR*

- Quick, Easy Application
- Fast Approvals
- Finance Up To 125%
In Most Cases

*Annual Percentage Rate as of February 1, 2007 including a savings of .25% when you opt for automated payment. Subject to change any time without notice. APR is based on evaluation of applicant's credit. Your APR may vary.



Visit Any Branch Office or Call 301-249-1800