



# Ambassador

The Quarterly News & Service Update for NASA Federal Credit Union Ambassadors

Volume 1, Issue 2

## Race In For A Great Auto Loan!

Give your employees the opportunity to get behind the wheel of a great deal on a new or used car. NASA Federal members can count on affordable options and flexible terms. Plus, with the ability to finance up to 125%, it's time for your employees to race in and finance their car loan at NASA Federal!

For more details, visit [nasafcu.com](http://nasafcu.com) or call **301-249-1800** or toll free **1-888-NASA-FCU** (627-2328), ext. 200, today.

## Stay In Touch Anytime, Anywhere

Wherever your employees find themselves, they have free, convenient and around-the-clock access to their accounts with eBranch Online Banking and Contact-24 Telephone Banking. Plus, with more than 25,000 free ATMs and 2,600 CU Service Centers nationwide, your employees can get quick cash and take care of daily transactions wherever they are. To find a location near you, visit [nasafcu.com/locations](http://nasafcu.com/locations).

## Introducing...

Your New NASA Federal Ambassador Newsletter!

We know how important it is for you to keep your employees up-to-date on the services and products at their credit union. That's why we've redesigned your Ambassador Newsletter (now quarterly) in an attractive, comprehensive and easy-to-read format. Best of all, it's now electronic!

The enhanced format features more helpful tips on promoting the credit union and a wider variety of financial topics. Just see for yourself!

## Get All The Comforts Of Home In One Place—Your Credit Union



Are your employees included in the 10 million homeowners in the country with an adjustable rate mortgage (ARM)? If

so, they may be concerned about what their payments are going to be when their ARM rate resets. Depending upon when your employee took out their mortgage and the length of their initial rate period, they could be facing a substantial rate increase in their monthly mortgage payment.

If your employees' mortgage is resetting at a higher rate, have them consider refinancing to a fixed-rate loan. NASA Federal offers rates lower than many of our competitors and remains a trusted mortgage lending source.

We're local, safe and steady. Plus, we have mortgage choices to fit the needs of your employees:

- **Terms to fit your budget**
- **Choice of fixed or adjustable** rate mortgages
- **Less fees and lower closing costs**
- **Special loans** for unique needs
- **Friendly, reliable service** you can trust

### Trust Your Home Loan To NASA Federal

With the uncertainty in today's mortgage market, your employees can trust NASA Federal for friendly, reliable service. For more information, contact a mortgage professional today at **301-249-1800**, ext. 207 or **1-888-NASA-FCU** (627-2328). Check rates and apply online at [nasafcu.com/mortgagecenter](http://nasafcu.com/mortgagecenter).

## Meet The NASA Federal Business Development Team!



The Business Development team at NASA Federal works with companies to provide great financial services as part of their employee benefits package. The team strives to enhance relationships with businesses that request their services, NASA related, or not. NASA Federal helps all employees reach greater financial security. In making this commitment to their employee's financial well-being, an employer can increase job satisfaction—a key factor in attracting and retaining good staff!

Pictured from left to right are Lori Botts, Business Development Officer; Lynn Trubits, Business Development Officer; Adrian Cortes, Statistical Research Associate; Norma Ketay, Business Development Manager; and Diane Morris, Business Development Officer.



## Find A Location Near You Branch Offices

### Annapolis

Annapolis Harbour Center  
2452 Solomons Island Rd.  
Annapolis, MD

### Collington Center

500 Prince George's Blvd.  
Upper Marlboro, MD

### Columbia

6490 Dobbin Rd., Suite L  
Columbia, MD

### Goddard Space Flight Center

Bldg. 21 /Greenbelt, MD  
**Note:** Access restricted to NASA  
employees only

### Greenbelt

10208 Greenbelt Rd.  
Greenbelt-Lanham, MD

### NASA Headquarters

300 E Street, SW  
Suite GC-21

### National Academy of Sciences (NAS)

500 Fifth St., NW, Suite 310  
Washington, DC

**Note:** Access restricted to NAS  
employees only

### Oak Hall

Oak Hall Marketplace  
7027 Lankford Hwy. (Rt. 13)  
Oak Hall, VA

### Wallops Island

GSFC-Wallops Flight Facility/N-133  
Wallops Island, VA

**Note:** Access restricted to NASA employees only

### NATIONWIDE

More Than 2,700 Locations

25,000 Free ATMs

Plus, Get Cash at More Than

5,500 7-Eleven® Stores



Find a location near you at [nasafcu.com/locations](https://www.nasafcu.com/locations)



**Company Of The Quarter** —It has been our pleasure to work with the outstanding employees from the Orthopedic & Sports Medicine Center (OSMC) for the past 7 years. At OSMC, the management team works hard to meet the needs of their employees by utilizing a High Deductible Health Plan and participating in our Identity Theft and Financial Fitness seminars. For OSMC, it is a priority to help employees meet their financial needs. They know that happy, satisfied employees will better meet the needs of their clients. We truly enjoy our relationship with OSMC and the more than 90 account holders that participate with us.

## 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 and Money Market Accounts. Tailored to meet diverse financial needs and goals, these retirement savings products offer high yields and tax benefits and are federally insured\*.

### 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. Help your employees have the retirement funds they need with the assistance of NASA Federal.

For additional information, visit [nasafcu.com](https://www.nasafcu.com) or call **301-249-1800** or toll free **1-888-NASA-FCU (627-2328)**, ext. 314 for 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 FINRA/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.