



# Ambassador

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

Volume 1, Issue 3

**New Branches Coming Soon!** We understand that to continue to make a difference, we need to discover new and better ways to be of service. That's why we're opening two new branches soon! Look for these new locations opening by Fall:

**Rockville Branch**  
1592-B Rockville Pike  
Rockville, MD 20850

**Bowie Branch**  
Collington Plaza, 3420 Crain Hwy.  
Bowie, MD 20716

**Solving The Retirement Income Challenge.** Finding sustainable sources of income to last throughout retirement is not as easy as it used to be. The road ahead presents you and your employees with challenges unknown to previous generations of retirees, such as the future of Social Security and whether the money saved will last a lifetime. Your employees don't have to face these challenges alone.

NASA Federal provides complimentary financial consultations to learn about the bumps in the road ahead and the directions your employees can take to overcome them. Contact a Financial Advisor\* today at **301-249-1800** or **1-888-NASA-FCU** (627-2328), ext. 314. Visit [nasafcu.com/investmentcenter](http://nasafcu.com/investmentcenter) to learn more about our services.

\*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.



## Help Your Employees Achieve Their Financial Goals With NASA Federal's Great Rates!

**W**hatever plans your employees have—home improvements, debt consolidation, college tuition or finally taking that dream vacation—NASA Federal makes it easier and more affordable. We can help your employees reach their goals by using the equity they've built in their homes.

### We'll Help Your Employees Get What They Want And Need

With low rates, our fixed rate Home Equity Loan and Line of Credit are the affordable ways to carry out big plans. Your employees have access to many great features and benefits:

- Low rates
- No closing costs\*
- Tax-deductible interest (see your tax advisor)
- No annual fees or pre-payment penalties
- Fast loan approval

With a NASA Federal Home Equity Loan or Line of Credit, your employees can make their dreams a reality.

\*No closing cost offer available one time only per property. Closing costs must be repaid if loan is closed within 24 months. Cooperative homes are not eligible for NASA Federal home equity programs.



In today's marketplace, your employees may be a little cautious about their finances. At NASA Federal, your employees can trust us with an easy process that will give them peace of mind.

### Picture Perfect Possibilities

Now's the perfect time for your employees to look into what a NASA Federal Home Equity Loan or Line of Credit can do! Tell them to apply online at [nasafcu.com/apply](http://nasafcu.com/apply) or call **301-249-1800** or toll-free at **1-888-NASA-FCU** (627-2328).

## Meet Your Rep—Norma Ketay, Business Development Manager



Norma Ketay, Business Development Manager, has served as a NASA Federal employee since 1992. At the start of her career with NASA Federal, Norma worked as a teller for the Collington and Goddard branches and eventually became a part of the Business Development Team upon its inception in 1998. In the following years, Norma's primary responsibilities included coordinating the Ambassador Program—communicating with Ambassadors on a regular basis, planning special events and assisting in the development of forms, brochures, newsletters and Ambassador materials as needed.

One of Norma's many contributions to the credit union was (and still is) her service as Business Development Manager since 2006. Norma is an enormous asset to NASA Federal Credit Union, as she has helped shape the Business Development Team to what it is today.

## Find A Location Near You Branch Offices

### Annapolis

Annapolis Harbour Center  
2452 Solomons Island Rd.  
Annapolis, MD

### Bowie—Coming Soon!

Collington Plaza  
3420 Crain Highway  
Bowie, MD

### Collington Center

500 Prince George's Blvd.  
Upper Marlboro, MD

### Columbia

6490 Dobbin Rd., Suite L  
Columbia, MD

### Goddard Space Flight Center (GSFC)\*

Bldg. 21  
Greenbelt, MD

### Greenbelt

10208 Greenbelt Rd.  
Greenbelt-Lanham, MD

### NASA Headquarters

300 E Street, SW  
Suite GC-21  
Washington, DC

### National Academy of Sciences (NAS)\*

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

### Oak Hall

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

### Rockville—Coming Soon!

1592-B Rockville Pike  
Rockville, MD

### Wallops Island\*

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

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

### NATIONWIDE

More Than 3,300 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](http://nasafcu.com/locations)



**Company Of The Quarter**—NASA Federal would like to honor the National Space Society (NSS)—a group of 22,000 members—as our Company Of The Quarter. For over two years, it has been our pleasure to work with the outstanding employees of NSS, a grassroots, non-profit organization which advocates on behalf of space exploration and the ultimate goal of a space-faring nation. NSS has chapters worldwide, publishes an award-winning magazine—*Ad Astra*—detailing the latest space exploration and research news, and runs outreach programs including the recently-launched Space Ambassadors Program. The organization sponsors several awards and scholarships to honor hard-working individuals and groups who support their mission. NSS also holds an annual International Space Development Conference where leaders and companies of the space industry along with the public come together to learn about ongoing and future space endeavors.

## Get Help When It's Time To Pay For College

### *NASA Federal Introduces Student Loans Designed With Today's Students In Mind!*

Are your employees looking for ways to help pay for college for themselves or a family member? We can help.

First, suggest your employees begin by applying for student aid and then look for scholarships and/or Federal Stafford Loans. Once they've exhausted all these possibilities, what's the next step? To help fill the funding gap that federal aid may leave behind, NASA Federal has partnered with several of the nation's leading credit unions to form the Credit Union Student Choice Loan Program.

Designed with students in mind, the Student Choice Loan features **zero origination fees, lower interest rates and flexible repayment options!**

NASA Federal is here for one reason only—to **serve our members**. For that reason, we are able to offer more competitive student loan options and save you and your employees money. Plus, because these loans are being offered through your credit union, you know you're getting a great deal from a not-for-profit institution you can trust.

Remember, NASA Federal's goal is not just to help your employees fund a college education for themselves or a family member, but to become their financial partner for life. For more information on choosing student loans or to apply online, visit [nasafcu.com/studentchoice](http://nasafcu.com/studentchoice). Or, contact a Member Service Center Representative at **1-800-322-8816**, 24 hours a day, 7 days a week.

