



Ambassador

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

Volume 2, Issue 7

Now Accepting Scholarship Applications

Are your employees looking for help sending a child to college? Encourage them to participate in the **NASA Federal Mitchell-Beall Memorial Scholarship!** Winners will be awarded **scholarships up to \$7,000!** Graduating high-school seniors must have their applications and essays prepared and postmarked no later than **February 12, 2010.** For complete information on eligibility and entry requirements, visit nasafcu.com/scholarship or call **301-249-1800** or toll-free at **1-888-NASA-FCU** (627-2328).



Planning A Benefits Fair or Open Enrollment?

Don't forget to give us a call! NASA Federal's sole purpose is the financial success of our members. Let us help make your Benefits Fair an even bigger success. We will come to the Fair with treats, giveaways and door prizes! Call **Norma Ketay** at **301-249-1800, ext. 435** to schedule your date. Hurry...our calendar is filling up and we don't want to miss you!

Thank you, Ambassadors!

NASA Federal Credit Union recognizes and appreciates the role of our Ambassadors as the vital link between your employees and the credit union. Your participation and support are essential to the success of the Ambassador Program. And as always, if you need a resource, we're here to help. Bookmark nasafcu.com/ambassador—your online gateway to Ambassador news and benefits. You can contact us if you have questions at **301-249-1800** or **1-888-NASA-FCU** (627-2328), **ext. 435** or e-mail nketay@nasafcu.com.



NASA Federal Credit Union Your Trusted Financial Partner



As your trusted financial partner, there are many differences that make NASA Federal unique from other financial institutions. With 60 years of banking

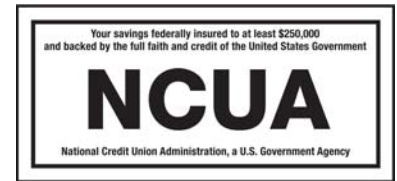
know-how and the strength of more than 74,000 members behind us, NASA Federal has grown into a financial institution that, year after year, is financially sound and remains a safe place for your money.

As a member-owned credit union, we carefully review our products and services, lending processes and business practices on an ongoing basis to ensure we maintain the integrity of the credit union and interests of our members. As a result of our safe practices, we can continue to promote the financial well being of our members and maintain that NASA Federal is a safe and secure credit union.

Federally Insured By NCUA

Your money is insured up to \$250,000 by the National Credit Union Administration (NCUA), an independent agency of the United States government, similar to FDIC for banks. This includes the combined amounts in all savings, checking, money market and certificate accounts. There are several ways to increase your coverage. To find out how, visit ncua.gov and select "Resources" and click on "Consumer Share Insurance."

NASA Federal has worked hard to become the well-positioned credit union we are today and we're proud to declare we're a safe haven from the rest of the uncertain financial world. **Rest assured that NASA Federal continues to be a financially strong and safe place for your saving and borrowing needs.** For more information about the security of your funds, visit nasafcu.com/secure.



The Visa Gift Card—Always The Right Gift

The holidays are an exciting time to choose gifts for your family and friends. Make it easy on yourself. Give your friends and family something they'll really use – the ability to buy what they want, where they want with the **NASA Federal Visa Gift Card.** It can be used anywhere Visa debit cards are accepted. Load the gift card with whatever value you'd like, from \$25 to \$500, for just \$3.95 right at your local NASA Federal branch office. For a list of branch locations, go to nasafcu.com/locations.



Company of the Quarter—Insurance Solutions, Inc.



NASA Federal Credit Union would like to recognize Insurance Solutions, Inc. (ISI) as our *Company of the Quarter*. Located in Annapolis, Md., Insurance Solutions, Inc. specializes in all aspects of employee benefit planning, provides valuable support to Human Resource Departments and is a proud member of United Benefit Advisors (UBA). The foremost focus of ISI is to provide outstanding customer service by keeping clients apprised of the most effective and efficient methods to manage the challenges that arise within the employee benefits industry. Insurance Solutions, Inc. recognizes the advantages of NASA Federal membership which is evident by their impressive 90%

employee membership rate. We are proud to say that they also understand the value of NASA Federal Health Savings Accounts. By referring client companies to us and recommending NASA Federal Health Savings Accounts, they have become an important partner in our HSA program.

Find A Location Near You Branch Offices

Annapolis

Annapolis Harbour Center
2452 Solomons Island Rd.
Annapolis, MD

Bowie

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

Falls Church

1130 West Broad St.
Falls Church, VA

Goddard Space Flight

Center (GSFC)*
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

Washington, DC

National Academy of Sciences (NAS)*

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

Note: Access restricted to NASA employees only.

Oak Hall

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

Rockville

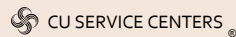
1592-B Rockville Pike
Rockville, MD

Wallops Island*

GSFC-Wallops Flight Facility/
N-133

Wallops Island, VA

Note: Access restricted to NASA employees only.



NATIONWIDE

More Than 3,600 Service Center Locations

28,000 Free ATMs

Plus, Get Cash at More Than
5,500 7-Eleven® Stores



Find a location near you at nasafcu.com/locations

Meet Your Rep: Adrian Cortes, Statistical Research Associate

Adrian Cortes, Statistical Research Associate, has served as a NASA Federal employee since 2004. At the start of his career with



NASA Federal, Adrian worked as a teller for the Collington, Greenbelt and Columbia branches and eventually became a part of the Branch Operations and Business Development teams in 2006. In the years following, Adrian's primary responsibilities included reporting and researching various critical measurement reports and operational reports for Branch Operations, approving Select Employee Groups (SEGs) for inception into the Ambassador program and offering support for various SEG events. Adrian is fluent in Spanish and occasionally assists with language barrier issues throughout the credit union. Adrian is an enormous asset to NASA Federal Credit Union, as he assists numerous departments across the organization.

Saving Strategies: Seven Tips To Help Employees Stash More Cash



Are your employees strapped for cash? Successful financial management depends less on charting the perfect course than it does navigating the occasional bump in the road.

Whether your employees need to plug leaks in their spending, learn where to find

the best deals or even trick themselves into shaving expenses, we can help. Here are **seven smart money management tips** to make every dollar count:

- 1. Pay yourself first.** Make your "savings bill" part of your spending plan, just like rent or utility bills. When you pay other bills, pay your savings bill by depositing the money into your savings account.
- 2. Save "bonus" money.** Try to save tax refunds, overtime pay, gift money, refunds and rebates and invest them for growth.
- 3. Pay installments to yourself.** Once you pay off an installment loan (and if other loans are not overdue), continue to make payments by putting them into long-term savings.

4. Comparison shop for insurance. There may be several hundred dollars difference in rates between comparable insurance coverage for your home and/or car.

5. Get paid weekly or biweekly? Then several times a year, you get an extra paycheck in the month. Start a habit of depositing the extra paycheck directly into a credit union savings account.

6. Collect loose change. At the end of every week (or more often), empty your pockets and wallet and put the change in a jar. Every other week, or once a month, deposit the change in your credit union savings account.

7. Work together. Family members can discuss ways to save money to reach family goals. For example, all members can choose to eat out less frequently to save for a vacation or set an amount each will save to help with a goal. This is a great way to teach your children how to set goals and save for them.

Whether your employees are looking to develop a workable savings and spending plan or get out of debt, NASA Federal provides access to free and confidential financial counseling and education through The BALANCE Financial Fitness Program. You may want to refer them to nasafcu.com/balance for a variety of helpful tools including worksheets, calculators, spreadsheets, articles and more.