

## 2020 Mitchell-Beall-Rosen Scholarship Contest Concludes

It wasn't the typical Scholarship Contest this year. And despite the limitations presented by the COVID-19 pandemic, the 2020 Mitchell-Beall-Rosen Scholarship Contest—in its 38th year—still went off virtually without a hitch.



This year, six winners were chosen from a pool of 75+ contest entrants based on the quality of a 1,000-word essay and an "in-person" interview. Due to the gathering restrictions in place in April, the "in-person" interviews had to take place virtually via Zoom instead.

Scholarship amounts this year ranged from \$3,000 up to \$10,000, for a total of \$35,000 awarded. Recipients of the 2020 Mitchell-Beall-Rosen Scholarship Contest included Eric Miller of Arlington, Virginia; Christopher Kelleher of Ellicott City, Maryland; Isabelle Stephen of Catonsville, Maryland; Brian Bowers of Damascus, Virginia; and Allison Welch of Clarksville, Maryland.

Congratulations to this year's Mitchell-Beall-Rosen Scholarship Contest winners! It certainly was one for the books.

## CALENDAR

### ■ SEPTEMBER 7, 2020: LABOR DAY

All NASA Federal offices will be closed.

### ■ OCTOBER 12, 2020: COLUMBUS DAY

All NASA Federal offices will be closed.

## LOCATIONS

### Annapolis

2452 Solomons Island Rd  
Annapolis, MD 21401

### Arlington

FDIC Building D  
3503 Fairfax Dr.  
Arlington, VA 22201

### Bowie

16461 Excalibur Road  
Bowie, MD 20716

### Collington

500 Prince Georges Blvd.  
Upper Marlboro, MD 20774

### Columbia

7085 Minstrel Way  
Columbia, MD 21045

### Falls Church

1130 West Broad Street  
Falls Church, VA 22046

### Goddard Space Flight Center\*

Goddard Space Flight Center, Bldg. 21  
Greenbelt, MD 20771

### Greenbelt

10208 Greenbelt Road  
Greenbelt-Lanham, MD 20706

### NASA Headquarters

300 E Street, SW, Suite GC-21  
Washington, DC 20024

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

500 Fifth Street NW, Suite 310  
Washington, DC 20001

### National Science Foundation (NSF)\*

2415 Eisenhower Ave.  
Alexandria, VA 22314

### Oak Hall

7027 Lankford Highway (Rt. 13)  
Oak Hall, VA 23416

### Rockville

895-C Rockville Pike  
Rockville, MD 20852

### Wallops Island\*

GSFC-Wallops Flight Facility, N-133  
Wallops Island, VA 23337

\*Access restricted to employees of that facility

## NATIONWIDE

More Than 5,600 Branch Network Locations

30,000 Free ATMs

Plus, Get Cash at More Than  
7,900 7-Eleven® Stores



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



P.O. Box 1588 | Bowie, MD 20717-1588

### Telephone

Local ..... 301-249-1800  
Toll-Free ..... 1-888-NASA-FCU (627-2328)  
Contact-24 ..... 1-888-NASA-FCU (627-2328), press 1  
Lost/Stolen Credit Card ..... 1-888-NASA-FCU (627-2328)  
Lost/Stolen Check Card ..... 1-866-708-9364

### Fax

Mortgage Services ..... 301-249-0798  
Loan Services ..... 301-249-0799  
Member Services ..... 301-249-0587

Your NASA FCU deposits (excluding investment accounts) are federally insured to at least \$250,000 by the National Credit Union Administration, an agency of the U.S. Government.



This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Loans subject to credit approval. © 2020 NASA Federal Credit Union.

[www.nasa.fcuhq.com](https://www.nasa.fcuhq.com)



The quarterly news & service update for NASA Federal members

# Insight

July 2020



With You Every Step of the Way



# Unexpected Expenses Got You Stressed?

*Our **Platinum Rewards Cards** Have Got You Covered*



Balance Transfers  
as low as **8.9%** APR\*

**If you're facing unexpected expenses these days, you're not alone.** Gain confidence knowing you can handle whatever comes your way—easily and affordably—with a Platinum Advantage Rewards Card or a Platinum Cash Rewards Card from NASA Federal.

With either card, you'll enjoy a competitive interest rate on purchases, as well as points that never expire, all easily redeemable online. With the Platinum Advantage Rewards Card, your purchases will add up to points for name-brand merchandise, gift cards, cash back and more. With the Platinum Cash Rewards Card, your purchases will add up to unlimited 1.5% cash back. Either way, it all adds up to **BIG** rewards for you!

And that's not all. You'll also get an APR\* as low as 8.9% on balance transfers for the life of the transfer, along with no balance transfer fees and no annual fees. That's right. Savings like these couldn't be easier, especially if you have higher-rate balances elsewhere.

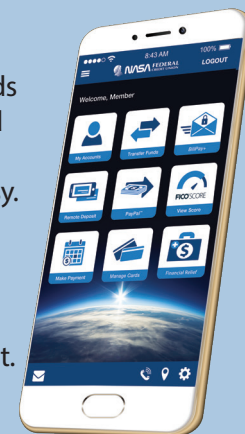
Apply for a Platinum Advantage Rewards or Cash Rewards Credit Card by visiting [nasafcu.com/rewards-offer](https://nasafcu.com/rewards-offer).

Then, rest assured knowing that NASA Federal's Platinum Rewards Cards have got you covered on those unexpected expenses—as well as some of the best benefits around.

## Stay Safe. Stay Connected. *With Mobile Banking from NASA Federal*

These days, it's all about staying safe while also staying connected to the outside world. The good news is, with Mobile Banking from NASA Federal, you can do both—with remote banking features that bring the credit union to you:

- **Lock/Unlock Cards:** Easily lock your debit and credit cards with the tap of a finger should they ever become lost or stolen. Unlocking is just as easy.
- **Fraud Alerts:** Receive text messages and decline to pay if suspicious transactions are detected on your card account.
- **Remote Deposit:** Easily deposit checks anywhere, at any time, by snapping a picture with your smartphone or tablet.
- **Bill Pay:** Pay bills from home, as well as view, edit, or cancel pending payments.
- **FICO® Score:** Stay on top of your credit for free.
- **And more!**



So, don't delay! Get Mobile Banking and start banking from home today. Visit the **App Store** or **Google Play** and download the **free NASA Federal Mobile Banking App** to get started. For more information, visit [nasafcu.com/mobile-banking](https://nasafcu.com/mobile-banking).

\*APR = Annual Percentage Rate. 8.9% APR is only available to qualified members on balance transfers made within 90-days after account opening. Balance transfers made after that time would be made at the standard Balance Transfer APR (9.40%-17.99%). Minimum transfer amount is \$500. Balance transfers must be from another financial institution and cannot be from any NASA Federal credit card. The total transferred may not exceed your available credit card limit. There are no balance transfer fees. Purchase APR is 9.40%-17.99%. Cash Advance APR is 11.40%-18%. All APRs are based on creditworthiness and will vary with the market based on the Prime Rate. The penalty APR of 18% may be applied if you make a late payment. Cash advance fee: 3% of the advance (\$5 minimum). Rates as of June 1, 2020 and are subject to change. Eligibility and Membership in NASA FCU required. All offers subject to credit approval.

^FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.





## Shop Safely with Contactless Payments



*If you have a mobile phone or smart watch, we've got great news for you. You can pay for groceries, gas, take-out, online retailers and much more—all without touching a single surface.*

That's right! Your NASA Federal debit card and credit card can be used for **contactless shopping** by using Apple Pay, Google Pay or Samsung Pay. Just look for the contactless icon at checkout.



Don't have Apple Pay, Google Pay or Samsung Pay? Don't wait another minute!

1. Download the app to your phone or smartwatch. Apple devices may use Apple Wallet to access Apple Pay.
2. Add your NASA Federal card.
3. At checkout, open the app and hover your device near the contactless icon. You'll see a confirmation on your mobile phone when the payment is complete. That's it!

Questions? Visit [nasafcu.com/digitalwallet](https://nasafcu.com/digitalwallet) for more information.

## Top 5 Phishing Scams to Avoid

Cybercriminals are counting on you to be distracted and let your guard down, especially now that COVID-19 is here to stay for a while. Here are the top 5 scams fraudsters use to steal account information.



1. **Phone Call Phishing**—If you receive an “urgent” call from a “bank or credit union,” hang up and call your bank or credit union directly and report the incident.
2. **Email Phishing**—If you get an email from a bank or credit union that seems “urgent” and asks you to click a link, don't do it!
3. **Text Message Phishing**—Scammers can send you texts with links that look like they are from your financial institution but could be used to steal your account information.
4. **Website Phishing**—If you accidentally click a scammer's email or if a website address is accidentally misspelled, you may be led to a fake banking website.
5. **Social Media Phishing**—Fraudsters can create fake accounts that look like they belong to your friends, but may request information to get access to your important accounts.

When in doubt, hang up the phone, ignore the email or text message and call your credit union or bank directly. Visit [nasafcu.com/security](https://nasafcu.com/security) for more ways to keep your information safe.



**24/7 Nationwide Access. 100% Smooth Sailing.**



To learn more about mobile access, visit [nasafcu.com/mobile-banking](https://nasafcu.com/mobile-banking) and to locate our network of over 30,000 fee-free ATMs and 5,600 shared branches, visit [nasafcu.com/locations](https://nasafcu.com/locations).



# Take Advantage of **Historically Low Refinance Rates**



Stuck with a high-rate mortgage? Now's the time to refinance and lower your monthly payment, pay off your mortgage faster or take cash out for whatever you like. The choice is yours!

NASA Federal offers easy, affordable home financing options that can help you save hundreds—even thousands—of dollars in the

process. So, you can use the money you'll save to pay for home upgrades or unexpected expenses. It's completely up to you.

Mortgage rates are near historic lows, so now's a great time to refinance. Call **1-888-NASA-FCU** or visit **[nasafcu.com/refinance-offer](https://nasafcu.com/refinance-offer)** to speak with a NASA Federal Mortgage Specialist today.



## **DID YOU KNOW?**

NASA Federal has a partnership with the National Space Society.

The National Space Society (NSS) is widely acknowledged as the preeminent “citizens voice” on space and has over 50 chapters in the U.S. and around the world.

The Society's vision is to promote people living and working in thriving communities beyond the Earth, and the use of the vast resources of space for the dramatic betterment of humanity.

### **Membership benefits include:**

- **A full-year subscription to *Ad Astra***, the award-winning space magazine offering insightful articles on space exploration, development, tourism and settlement, plus stunning, full-color photography.
- **NSS Downlink**, a monthly e-newsletter offering news on space, NSS and upcoming events.
- **Special invitations** to NSS-sponsored events and discounts on space related merchandise
- **And much, much more!**

Visit **[space.nss.org](https://space.nss.org)** to learn more about NSS — and all of the benefits of membership.

