



Let Our Experts Help You Navigate the Path to Homeownership

The home buying process can be overwhelming, but you don't have to navigate it alone. NASA Federal Credit Union has a full-service Mortgage Center offering a team of home lending experts who can guide you through the process and provide you with the products and services necessary to make your homeownership dream a reality.

Let NASA Federal's Mortgage Center be your trusted partner throughout your home buying process. Learn more and make an appointment with one of our Mortgage Specialists at nasafcu.com/path-to-homeownership or call **1-888-NASA-FCU** (627-2328).

CALENDAR


- **SEPTEMBER 2, 2024: LABOR DAY**
All NASA Federal offices will be closed.
- **OCTOBER 14, 2024: COLUMBUS/INDIGENOUS PEOPLES' DAY**
All NASA Federal offices will be closed.

LOCATIONS

Annapolis 2452 Solomons Island Rd Annapolis, MD 21401	Greenbelt 10208 Greenbelt Road Greenbelt-Lanham, MD 20706
Arlington FDIC Building D 3503 Fairfax Dr. Arlington, VA 22201	NASA Headquarters 300 E Street, SW, Suite GC-21 Washington, DC 20024
Bowie 16461 Excalibur Road Bowie, MD 20716	National Academy of Sciences (NAS)* 500 Fifth Street NW, Suite 310 Washington, DC 20001
Collington 500 Prince Georges Blvd. Upper Marlboro, MD 20774	National Science Foundation (NSF)* 2415 Eisenhower Ave. Alexandria, VA 22314
Columbia 7085 Minstrel Way Columbia, MD 21045	Oak Hall 7027 Lankford Highway (Rt. 13) Oak Hall, VA 23416
Falls Church 1130 West Broad Street Falls Church, VA 22046	Rockville 895-C Rockville Pike Rockville, MD 20852
Goddard Space Flight Center* Goddard Space Flight Center, Bldg. 21 Greenbelt, MD 20771	Wallops Island* GSFC-Wallops Flight Facility, N-133 Wallops Island, VA 23337

*Access restricted to employees of that facility

NATIONWIDE

More Than 5,300 Branch Network Locations
36,000 Free ATMs
Plus, Get Cash at More Than
7,900 7-Eleven® Stores 
Find a location near you at nasafcu.com/locations



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 Debit Card	1-866-708-9364
Fax	
Mortgage Services	301-249-0798
Loan Services	301-249-0799
Member Services	301-249-0587

Federally Insured by NCUA



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. © 2024 NASA Federal Credit Union.

www.nasafcu.com



The quarterly news & service update for NASA Federal members

Insight

July 2024



Gather 'Round the Good Stuff
at NASA Federal Credit Union



Great News!

Exciting Checking Account Upgrades Are Here!



We're thrilled to announce a new NASA Federal checking account line-up that offers exciting upgrades in addition to the great benefits NASA Federal checking account holders already enjoy, like the Cash Back Debit Card[^], Nationwide Access, and EarlyAccess[™] Payroll. Select checking accounts come with added personal protection and money saving benefits, including:

Personal Protection Benefits*



- Personal identity theft benefit: Protect yourself from identity thieves.
- Identity and credit monitoring with credit report and score. Stay in the know.
- Cell phone protection: Safeguard your lifeline.
- Roadside assistance: Never be stranded again.
- Buyer's protection and extended warranty: Extra coverage for your purchases.
- Payment card fraud resolution and identity restoration. Don't let the fraudsters win.

Money-Saving Discounts*



- Shopping and dining from local stores and restaurants: Get rewarded for spending.
- Nationwide travel, hotel, recreation, and entertainment savings: Roam like a savvy explorer.
- Savings on prescriptions, vision, hearing aids, and dental care: Preserve your health and wealth.
- Billshark bill negotiation and subscription cancelation service: Reduce monthly expenses and save big.

BaZing Fuel Savings*



- Every swipe with your NASA Federal debit or credit card brings you closer to fuel discounts at participating Shell stations. The more you use your card, the more you can save!

We're excited to give you more zing! with your checking. The best part? If you already have a NASA Federal checking account, you don't have to do anything! There will be no changes to your account number or interruptions in how your account functions.



And, if you don't have a NASA Federal checking, what are you waiting for? Simply visit nasafcu.com/new-checking to view all of your options and learn how to get the best checking around!

[^]Cash back will accumulate throughout the calendar year. On the last day of each calendar year (December 31), we will automatically redeem each positive signature transaction for \$.05 and each positive PIN transaction for \$.02, subject to a total annual redemption amount limit per member of \$250, and deposit this amount into a Prime Share Savings Account linked to the Checking Account. Cash back will not be redeemed if the Checking Account is closed, any loan is delinquent or charged-off, or any Account has been expelled from membership at NASA Federal Credit Union. ATM transactions are not qualifying transactions. See nasafcu.com/terms-conditions/cash-back-terms-conditions for more information.

*Certain limitations apply. See benefit guides at nasafcu.com/new-checking for details.

It Pays to Be a NASA Federal Member

At NASA Federal, we're committed to helping members achieve a brighter financial future. As a NASA Federal member, you have access to some great member perks designed to help you do just that.



Money Management: Elevating Your Finances

In the realm of money management and financial guidance, NASA Federal stands out through a top-notch selection of tools to help you meet your financial goals. Things like our High-Yield Certificates are what set us apart from our competition. They offer an avenue for substantial returns, while things like the Cash Back Debit Card¹ turn everyday spending into tangible rewards.

In addition, NASA Federal members can explore personalized Investment Services² through our team of licensed Financial Advisors, who will help them grow their wealth strategically. Members can also navigate retirement planning on their own using things like their Silver Retirement Score, informative “how-to” articles, and Balance Pro. We also have great online banking tools to help you establish and meet savings goals and spending analysis programs to help you easily see where your money is going. Additionally, the flexibility to Skip-A-Payment on loans and exclusive access to TurboTax discounts simplify the navigation of financially challenging times and tax seasons.

¹Cash back will accumulate throughout the calendar year. On the last day of each calendar year (December 31), we will automatically redeem each positive signature transaction for \$.05 and each positive PIN transaction for \$.02, subject to a total annual redemption amount limit per member of \$250, and deposit this amount into a Prime Share Savings Account linked to the Checking Account. Cash back will not be redeemed if the Checking Account is closed, any loan is delinquent or charged-off, or any Account has been expelled from membership at NASA Federal Credit Union. ATM transactions are not qualifying transactions. See nasafcu.com/terms-conditions/cash-back-terms-conditions for more information. ²Non-deposit investment products and services offered through CUSO Financial Services, L.P. (“CFS”) and are not NCUA or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principle.

Home & Auto: Safeguarding Investments

Safeguard your home with a comprehensive Home Warranty and gain a competitive edge while saving money on realtor fees with Home Advantage home buying services. At the same time, you can protect your vehicles with GAP Insurance and enjoy the added financial benefit of auto and home insurance discounts. These enable you to save money while increasing the overall security of your home and auto investments.

Asset Protection/Security: Safeguarding Your Legacy and Well-being

NASA Federal extends its commitment to financial well-being through robust asset protection and security services. Members can ensure their legacy is preserved by taking advantage of things like our online estate planning services through Trust & Will.

Members can also protect themselves from digital threats and identity theft with Aura Identity Guard, Norton ID Protection, and free access to their credit scores. These tools enable members to stay informed about their credit health and on top of potential threats. Finally, members can mitigate unforeseen circumstances and ensure financial stability with AD&D coverage, Hospital Protection, and tailored Loan and Credit Protection plans.

We're Here to Help

Find out what we can do for you! To explore the diverse range of products and services at NASA Federal, where your aspirations for a brighter financial future are embraced and supported every step of the way. Call **1-888-NASA-FCU** to speak with a Member Service Associate. Or visit **nasafcu.com/membership-perks** today.

2024 Mitchell-Beall-Rosen Scholarship Contest Concludes



Left to right: Doug Allman, NASA Federal President and CEO, winners Noel Chacon, Caroline Kearns, Jacob Borek, and Laura Washington, and Dr. Alotta Taylor, Committee Chairperson

At the conclusion of its 2024 Mitchell-Beall-Rosen Memorial Scholarship Contest, NASA Federal Credit Union awarded \$35,000 in scholarships—ranging from \$2,000 to the top prize of \$9,000—to six high school seniors. The annual program rewards the writing talents of young Credit Union members who are working toward four-year or two-year undergraduate degrees or vocational studies. Students submit 1,000-word essays that focus on their educational goals and financial literacy as it applies to the cost of a college education and their plans for paying it.

“As in prior years, I am humbled by the accomplishments of our scholarship winners,” said Dr. Alotta Taylor, Chairperson of NASA Federal’s Scholarship Committee. “Our future is in good hands with them, and NASA Federal Credit Union is proud to contribute to their success through the Mitchell-Beall-Rosen Memorial Scholarship.”

The following outstanding seniors were recipients of this year’s scholarship awards:

- Jacob Borek of Woodbine, Maryland will attend McDaniel College.
- Nicole Cavey of Ellicott City, Maryland will attend West Virginia University.
- Noel Chacon of Willow Grove, Pennsylvania will attend Liberty University.
- Caroline Kearns of Frederick, Maryland will attend Auburn University.
- James Sisneros of Los Ranchos, New Mexico will attend New Mexico State University.
- Laura Washington of Glenarden, Maryland will attend the University of Maryland.

Protect Yourself from Financial Scams



Financial scams are on the rise and being informed is your first line of defense. Here's what you need to know to keep your financial and personal information safe from fraudsters.

Common Types of Financial Scams

Phishing Scams: These scams involve fraudulent emails, texts, or websites designed to steal your personal information. They often appear to be from legitimate sources like banks or credit unions.

Identity Theft: This occurs when someone uses your personal information, such as your Social Security number or bank details, to commit fraud or theft.

Online Shopping Scams: Scammers create fake websites or online listings to trick you into paying for goods or services that don't exist.

Investment Scams: Fraudsters offer fake investment opportunities, promising high returns with little risk, to steal your money.

Imposter Scams: Scammers pose as trusted individuals or organizations, such as government agencies, to trick you into giving them money or personal information.

Protect Yourself

Stay Informed: Regularly educate yourself about the latest scams. NASA Federal Credit Union provides updates on common scams and security tips through our website and newsletters.

Verify Communications: If you receive a suspicious email or message claiming to be from NASA Federal Credit Union or any other institution, do not click on any links or provide personal information. Contact the institution directly using their verified phone number or website.

Secure Your Information: Keep your personal and financial information secure. Use strong, unique passwords for your online accounts and change them regularly. Enable two-factor authentication (2FA) where possible.

Monitor Your Accounts: Regularly check your bank statements and credit reports for any unauthorized transactions. Set up alerts for your accounts to notify you of any unusual activity.

Beware of Public Wi-Fi: Avoid accessing your financial accounts over public Wi-Fi networks, which can be insecure. Use a virtual private network (VPN) if you need to use public Wi-Fi.

Be Skeptical of Unsolicited Offers: If something sounds too good to be true, it probably is. Be wary of unsolicited offers or requests for money or personal information.

Report Suspicious Activity: If you suspect you're a victim of a scam, report it immediately to NASA Federal Credit Union and the relevant authorities. Quick action can help prevent further loss.

Educate Your Family: Scammers often target vulnerable individuals, such as the elderly. Educate your family and friends about common scams and encourage them to be cautious.

Resources

NASA Federal is committed to your financial safety. Visit our website at nasafcu.com/security for more information on how to protect yourself with tools from NASA Federal.

To stay up-to-date on the latest scams, visit nasafcu.com/blog, or contact a Member Service Associate at **1-888-NASA-FCU** if you have any concerns.