

Digital Banking Built Around You



NASA Federal Credit Union is making it easier than ever for you to discover helpful opportunities tailored to your needs. With the new My Offers experience coming soon to Digital Banking, you can instantly see personalized offers, with no searching required. Each offer is thoughtfully curated based on how you already use your account, so they fit what you need today.

From personalized product recommendations to helpful services and convenient updates, My Offers brings everything together in one simple, easy-to-navigate location. Whether it's enrolling in eStatements, setting up eAlerts, or taking advantage of a special rate, you can quickly review and accept offers with just a few clicks.

To keep content fresh and meaningful, offers are updated regularly, giving you new opportunities to save time, grow your finances, and enhance your overall banking experience. With My Offers, NASA Federal continues to deliver a more personalized, proactive approach to Digital Banking, helping you take the next best step, right when it matters most.

Managing your finances should feel simple, personalized, and designed for the way you live. That's why NASA Federal continues to invest in smarter Digital Banking tools that help you stay connected, informed, and in control — anytime, anywhere. Log in through Online Banking or download the NASA Federal Mobile App to experience smarter, faster, more personalized banking. Visit nasafcu.com/digital-banking to learn more.


CALENDAR

- SEPTEMBER 7, 2026: LABOR DAY**
 All NASA Federal offices will be closed.
- OCTOBER 12, 2026: 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 | Oak Hall
7027 Lankford Highway (Rt. 13)
Oak Hall, VA 23416 |
| Columbia
7085 Minstrel Way
Columbia, MD 21045 | Rockville
895-C Rockville Pike
Rockville, MD 20852 |
| Falls Church
1130 West Broad Street
Falls Church, VA 22046 | Wallops Island*
GSFC-Wallops Flight Facility, N-133
Wallops Island, VA 23337 |
| Goddard Space Flight Center*
Goddard Space Flight Center, Bldg. 1
Greenbelt, MD 20771 | <i>*Access restricted to employees of that facility</i> |

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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

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www.nasafcu.com



The quarterly news & service update for NASA Federal members

Insight

July 2026



Financial Wellness Starts Here



When a “Winning” Call Turns Into a Financial Nightmare

“We thought we had won the lottery.”



That’s how one retired couple described the phone call that changed their lives. The callers claimed they had won a multi-million-dollar Publishers Clearing House prize. Excited by the possibility of helping their children and grandchildren, the couple believed they were receiving the opportunity of a lifetime. Instead, they became victims of a sophisticated scam.

The scammers sounded professional and convincing. One person even posed as an attorney with the U.S. Treasury Department and explained that taxes and administrative fees had to be paid before the winnings could be released. The couple was instructed to send

money through gift cards, wire transfers, cashier’s checks, electronics purchases, and mailed cash.

Over time, the scammers continued demanding additional payments while reassuring the couple that the prize money was coming soon. Whenever doubts surfaced, they provided official-looking documents and fake identification to make the story seem legitimate.

What made the scam especially effective was the emotional connection the criminals created. The fraudster regularly called to

“check in,” talked with the couple about their daily lives, sent gifts to their home, and even mailed flowers following a medical procedure. The victims believed they had formed a friendship with someone they thought they could trust.

Remember, if it sounds too good to be true, it probably is. NASA Federal is here to help. Give us a call at **1-888-NASA-FCU** if you are ever in doubt. A Member Service Associate will be happy to assist you.

To learn about the latest scams visit: **[nasafcu.com/security-advisor](https://www.nasafcu.com/security-advisor)**.

NASA Federal Awards Scholarships to Student Members



Left to right: Doug Allman, NASA Federal President and CEO, Yoab Ermiyas, Erin Alistar, Cassidy Lively, Jackson Givens, Amal Shaikh, Taylor Fields-Wilkins, and Dr. Alotta Taylor, Scholarship Committee Chairperson

Following the completion of its 2026 Mitchell-Beall-Rosen Memorial Scholarship Contest, NASA Federal Credit Union awarded scholarships to seven high school seniors, with awards ranging from \$2,000 to the top scholarship prize of \$12,000. The annual program recognizes the writing abilities of young Credit Union members pursuing four-year or two-year undergraduate degrees, as well as vocational studies. Applicants submitted 1,000-word essays highlighting their educational aspirations and demonstrating financial literacy related to the cost of college and their strategies for funding their education.

"I continue to be inspired by the talent and commitment shown by our scholarship recipients, and this year's winners are especially impressive," said Dr. Alotta Taylor, Chairperson of NASA Federal's Scholarship Committee. "Their promising futures reflect the dedication and effort they have invested in their goals, and NASA Federal Credit Union is honored to support their journey through the Mitchell-Beall-Rosen Memorial Scholarship. Congratulations to all of this year's recipients."

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

- **Erin Alistar** of Columbia, Maryland
- **Rachel Chacón** of Willow Grove, Pennsylvania
- **Yoab Ermiyas** of Laurel, Maryland
- **Taylor Fields-Wilkins** of California, Maryland
- **Jackson Givens** of Laurel, Maryland
- **Kassidy Lively** of Sykesville, Maryland
- **Amal Shaikh** of North Potomac, Maryland

About the NASA Federal Credit Union Scholarship Program

The Scholarship Program was established in 1983 in memory of Wilfred Mitchell and then renamed in 1991 to also honor Donald Beall. Both men are former NASA Federal Credit Union officials who were strong advocates of the education of our youth. In 2010, the name of the scholarship program was again changed, to the Mitchell-Beall-Rosen Memorial Scholarship Program, in honor of Eugene D. Rosen, who was instrumental in launching the program and served as its chairman for 27 years. Mitchell, Beall, and Rosen are fondly remembered for their commitment to the Credit Union movement and especially for their efforts to help young people succeed.



Drive Smarter, Save More

Auto Loan Refinancing from NASA Federal

If your monthly auto loan payment no longer fits your budget, refinancing through NASA Federal Credit Union could help you save money and lower what you pay each month to better match your financial goals.

Why Refinance? Refinancing may help you:

- Lower your monthly payment
- Secure a better interest rate
- Adjust your loan term for more flexibility
- Keep more money in your monthly budget

If rates have changed or your credit has improved since you first financed your car, you may qualify for savings.

How It Works — the process is simple:

1. Visit nasafcu.com/autorefi to learn about your options
2. Click "Check Your Rate"
3. Enter a few details
4. Instantly see your rate and estimated payment

Is It Right for You? Refinancing may be a good option if you want lower payments, better rates, or more flexible terms. Even a small rate change can make a meaningful difference over time.

Get Started! Explore your auto refinance options today with NASA Federal Credit Union and see how much you could save. Call us today at 1-888-NASA-FCU. A Member Service Associate will be happy to assist you.



Turn Your House Into Your Dream Home

Whether you're planning a kitchen makeover, a spa-inspired bathroom, or a full-home refresh, NASA Federal offers financing solutions to help bring your vision to life. From flexible personal loans to leveraging your home's equity, you can choose the option that best fits your goals and budget.

Option 1: Home Improvement Personal Loan

Perfect for projects when you want fast funding without using your home as collateral.

- Rates as low as 7.44% APR¹
- No equity or appraisal needed for loans up to \$30,000⁴
- Fixed rates and predictable monthly payments
- Funds available in as little as two days³
- No origination, application, or pre-payment fees

Plus, there's no payment due for 45 days.² See your rate instantly with no impact to your credit score at nasafcu.com/home-improvement-loan.

Option 2: Use Your Home's Equity with no points, closing costs, or fees⁵

Ideal for larger renovations or major upgrades when you want to tap into the equity you've built in your home.

Home Equity Loan — a one-time lump sum

- Fixed rates as low as 6.00% APR⁶
- Terms up to 240 months
- Borrow up to 95% of your home's value (in eligible states)⁷

Home Equity Line of Credit — flexible access to funds as you need them

- Variable rates as low as 6.50% APR⁸
- Flexible access to funds as you need them
- Access up to 85% of your home's value up to \$400,000

Learn more at nasafcu.com/home-equity.

Rate offers may not be available in all instances. This is not a guaranteed offer of credit. ¹ APR = Annual Percentage Rate. APR is based on the evaluation of creditworthiness. Rates are subject to change at any time without notice. Special offer floor rate is 7.49% APR for up to 84 months and is reserved for highly qualified individuals. The special offer floor rate for terms of 85-180 months is 7.79% APR. Your actual APR may vary. Membership eligibility requirements apply. Subject to credit approval. Maximum aggregate unsecured credit limits cannot exceed \$100,000 with NASA Federal Credit Union. This limited-time offer is subject to change at any time without notice. Payment Example: A \$50,000 Home Improvement Loan financed with NASA Federal at 8.29% APR for 240 months will have a monthly payment of \$427.29. ² The loan will still accrue interest during the 45-day payment deferral period. ³ Funds will be issued upon receipt of all required loan documents. ⁴ Loans greater than \$30,000 are limited to a loan-to-value (LTV) ratio of 100% including outstanding loans secured by dwelling. ⁵ No closing cost offer available one time only per property and for primary residence only. Closing costs must be repaid if the line is closed before 36 months. ⁶ APR = Annual Percentage Rate. APR is based on evaluation of applicant's credit and associated loan-to-value (LTV) ratio. Your actual APR may vary. Rates and terms subject to change without notice. Fixed Equity Loan Example: A \$50,000 loan at 6.00% APR for 60 months would have an estimated monthly payment of \$966.64. Payments shown do not include taxes or insurance, so your payment may be greater. Other restrictions apply. ⁷ Amounts up to 95% loan-to-value are available only in eligible states and may be capped at \$150,000. ⁸ Variable rate as low as Prime minus 0.25%. 4.00% Floor Rate regardless of a lower Prime Rate. The APR is a variable rate and is based on the Prime rate as disclosed in The Wall Street Journal plus or minus a margin based on your credit history. The rate is subject to change. Maximum APR is 18%. For loan amounts of \$100,000, closing costs typically range between \$1,200 and \$2,100. Closing costs can vary based on the location of the property and the amount of the loan. Payment Example: A \$100,000 loan at 6.50% APR for 20 years would have an estimated payment of \$745.57. Payments shown do not include taxes or insurance, so your payment may be greater. Other restrictions apply. Home Equity Loans and Lines of Credit are not available in AK, HI, IA, NJ, NY, and TX.