

HORIZON

The monthly news and service update for members of NASA Federal Credit Union



An Innovative Deposit Solution To Simplify Your Life

MAKE REMOTE DEPOSITS IN 3 SIMPLE STEPS



1 LOG IN

2 SCAN
Desktop Scanner **OR** Smartphone

3 SUBMIT
DEPOSIT



Deposit your checks on-the-go with Remote Deposit!

When you need to deposit a check, don't waste time driving to a branch or spend money on postage to mail a check. Just use your desktop scanner with internet connection, or your iPhone® or Android™ device to snap a photo of your check and deposit it into your Credit Union account.

And now we offer the convenience of depositing directly into your NASA FCU Savings or Money Market account in addition to Checking!

Enjoy real-time, 24/7 access to your cash, with these benefits:

- **Convenience:** Make your deposits anytime, day or night—even on weekends
- **Save time and money:** Eliminate trips to the post office or a Credit Union branch
- **Security:** Get immediate confirmation that your deposit was received
- **Speedy access to funds:** Cash flow is improved through real-time access to deposits
- **FREE:** Visit eBranch and enroll in Remote Deposit or download our FREE* Mobile Remote Deposit App to your smartphone—it's easy and fast!

We're here to simplify your life—for more information or to view a demo, visit nasafcu.com/DemoRD.

*Remote Deposit is free, however usage rates from your mobile carrier may apply when using Mobile Remote Deposit App. iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google, Inc. NASA FCU is not endorsed, sponsored, affiliated with or otherwise authorized by Apple, Inc. or Google, Inc. Eligibility for Remote Deposit is subject to Credit Union approval.

CONTACT-24 IS GETTING PERSONAL!



If you're on the go and don't have internet access or a smartphone with NASA FCU Mobile Banking, Contact-24 offers a free, fast and secure way to access your NASA FCU accounts right from your phone.

And starting in mid-August, Contact-24 will be even better—if you need help while using Contact-24, you can directly connect and speak to a Member Service Representative, instead of hanging up and calling a separate number.

Contact-24 is easy to use, secure and convenient for:

- Account inquiries
- Funds transfer
- Share or loan withdrawals
- Stop payments
- PIN changes
- Loan payments

At NASA FCU, we're committed to providing our members with products and services that offer the conveniences of technology combined with a personal touch and friendly, caring service. We are confident these latest additions to Contact-24 reflect this service philosophy.

BACK TO SCHOOL IS AROUND THE CORNER— *ARE YOU READY?*



It's hard to believe, but summer is almost over and your kids will be back in school before you know it. For back to school expenses, shop smart by using a [NASA Federal Visa® Credit Card](#).

NASA Federal Visa Credit Cards offer you security and the options you want:

- No annual fee
- No balance transfer fee
- Zero liability in case of lost or stolen cards
- Emergency cash and card replacement

A NASA Federal Visa Credit Card offers these great benefits:

VISA Platinum with CURewards

- Earn matching points for each dollar you spend—use them for airline travel, cruises, hotels or car rentals. Also use your points for premium merchandise, including jewelry, electronics, house wares and more.

VISA Platinum with CashRewards

- If you're looking for a card offering a competitive rate on purchases and cash back, this is the card you want. Get up to 2% cash back on all purchases—and there's no limit on how much cash back you can receive.

Whatever you need in a credit card, NASA FCU can help. Find out more at nasafcu.com/visa.

[Apply online](#), or call us at ext. 200 for more information.



5 TIPS FOR USING YOUR CREDIT CARD ON VACATION

The final weeks of summer are a perfect time to squeeze in a last week of vacation, and credit cards make payment convenient. But with credit card fraud on the rise, having your card skimmed, stolen or denied can quickly take the fun out of your trip.

Here are ways to protect yourself from fraud and ensure you have full use of your NASA Federal Visa® Credit Card while traveling:

1 Let us know if you're planning a trip overseas—contact the credit union at ext. 200 prior to departure, so we can note your account to ensure full access to your credit card.

2 Travel lightly—bring just one or two cards with you, and only carry one when you leave your hotel room. Should it be lost or stolen, you'll only have one phone call to make.

3 Keep your card in sight—never leave your purse or bag slung over a chair or on a beach towel. Be careful when handing your card over for purchases—credit card 'skimmers' are devices that can steal your card information in seconds.

4 Check card activity—this helps you spot fraudulent charges early, particularly if your card was skimmed. Check your credit card balance online, use NASA FCU's Mobile Banking or call the 800 number on the back of your card.

5 Lock it up—If you don't need your card that day, lock it in your hotel room safe. If there is no safe in the room, request that it be locked in the hotel's safe.

OUR AUTO LOANS WILL GET YOU MOVING THIS SUMMER

We Make it Affordable with No Payments for 90 Days!**

If you're in the market for a new car or truck, make NASA FCU your first stop, where getting an auto loan is fast and convenient. Whether you're looking for a gas-friendly hybrid or the perfect convertible, we offer **loans to meet your budget**:

- Rates as low as 2.44% APR*
- No payments for 90 days!**
- Get pre-approved to help negotiate a better deal on price
- Flexible terms up to 72 months so your payments stay low
- Fast, free online application—convenient and quick

Apply online, visit any branch or call us at ext. 203.

*Annual Percentage Rate (APR) as of August 1, 2011, for a term of 36 months (36 monthly payments of \$27.90 per \$1,000 borrowed). APR is based on evaluation of applicant's credit. Your actual APR may vary. Rate includes a .25% reduction in APR for automated repayment and an additional .25% discount for active checking with direct deposit of at least \$1,000 per month. Rate will increase if automated repayment or active checking with direct deposit requirements are not met or are discontinued during the life of the loan. Not valid if refinancing an existing NASA FCU auto loan. Rate is subject to change at any time without notice.

**Finance charges accrue daily and will continue to accumulate during the deferral period. Deferring your payment may affect the amount paid on GAP Insurance claims. This offer is not valid if refinancing an existing NASA FCU auto loan. Eligibility for this offer is based on evaluation of applicant's credit.

**No payments
for 90 days!****



Now is a Great Time to Buy a Home ***NASA FCU can help you take the next step!***

If you're a first-time homebuyer, or are looking to move, now is a great time to apply for a **NASA FCU mortgage**. Rates are still attractive, and home prices remain at historic lows. NASA FCU wants to be your home loan partner—we'll take you through each step of the mortgage process to ensure the experience is positive.

We offer a wide range of options to meet your unique needs:

- First-time homebuyer program
- High loan-to-value mortgages—no mortgage insurance required (limited time offer)
- FHA mortgages (requiring a lower down payment)
- Jumbo mortgages (for loans over \$417,000)
- Now offering VA mortgages!

For more information, stop by any **branch**, call us at ext. 207, or **apply online**.

CALENDAR

All NASA FCU offices will be closed on Labor Day, Monday, September 5, 2011.

Your Credit Union is everywhere you travel, shop or work. You have access to:

- Over 4,000 CU Service Centers nationwide
- 5,500 surcharge-free ATMs
- eBranch Online Banking
- Mobile Banking
- Remote Deposit
- Contact-24 Telephone Banking

DON'T LET TAXES ERODE YOUR INVESTMENTS!

Taxes can take a bite out of your investment returns. While tax time is over, make sure you have a plan that is working to safeguard your assets from unnecessary taxation. **CFS** Investment Advisors at NASA FCU** are available to help you create an investment strategy that's designed to leverage the full potential of your assets, year-round. Learn more about how tax-efficient investing* can help you invest wisely and keep more of your hard-earned money. Call us at **ext. 203** to **schedule a complimentary appointment.**

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. NASA Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to Credit Union members.

**CFS and its Registered Representatives do not provide tax advice, and do not, by providing tax related information, hold themselves out to be "fiduciaries" of your tax-deferred plans. Clients should always check with their tax advisor before engaging in any transaction involving IRAs or other tax-advantaged investments.



LOCATIONS

BRANCH OFFICES

Annapolis

Annapolis Harbour Center
2452 Solomons Island Rd.
Annapolis, MD 21401

Bowie

Collington Plaza
3420 Crain Highway
Bowie, MD 20716

Collington Center

500 Prince George's Blvd.
Upper Marlboro, MD 20774

Columbia

6490 Dobbin Rd., Suite L
Columbia, MD 21045

Falls Church

1130 West Broad St.
Falls Church, VA 22046

Goddard Space Flight Center

Bldg. 21/Greenbelt, MD 20771
Note: Access restricted to NASA employees only

Greenbelt

10208 Greenbelt Rd.
Greenbelt-Lanham, MD 20706

NASA Headquarters

300 E Street, SW
Suite GC-21
Washington, DC 20546

National Academy of Sciences (NAS)

500 Fifth St., NW, Suite 310
Washington, DC 20001
Note: Access restricted to NAS employees only

Oak Hall

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

Rockville

1592-B Rockville Pike
Rockville, MD 20850

Wallops Island

GSFC-Wallops Flight Facility/N-133
Wallops Island, VA 23337
Note: Access restricted to NASA employees only



NATIONWIDE

More Than 3,800 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



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

Telephone

Local 301-249-1800
Toll-Free 1-888-NASA-FCU (627-2328)
Contact-24 301-249-1234 / 1-800-424-NASA
Lost/Stolen Credit Card 1-800-449-7728
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.



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