

HORIZON

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



Convenient, worry-free banking for your on-the-go student.

BACK-TO-SCHOOL CAN BE STRESSFUL—NASA FCU CAN HELP!



A Message From

Doug Allman,
President/CEO

It's hard to believe that summer is almost over and back-to-school season is right around the corner.

At NASA Federal Credit Union, we know that whether your student is on or off campus, college can be a stressful time for both students and parents. Rest assured, NASA FCU makes banking for students one less thing to worry about by giving you the tools you and your student need to keep track of and gain convenient access to your money.

So while many of the nation's largest banks charge students fees to access their money, NASA FCU provides students with free NASA FCU Check Cards that actually

pay them back with each purchase. In addition, they're able to enjoy free cash withdrawals at over 30,000 ATMs and 5,500 7-Eleven Store ATMs nationwide.

We also understand that it's important to have features that make it easy for students to keep track of spending and savings. To ensure students' accounts stay funded, parents can receive the same account alerts as their students. That way, both parents and students know when transactions are made and balances are low, and parents can transfer funds to their students' accounts.

So while many of the nation's largest banks charge students fees to access their money, NASA FCU provides students with free NASA FCU Check Cards...

All of our accounts for students include free Online Banking and Contact-24 Telephone Banking for checking balances, transferring funds, and more; free Mobile Banking for managing money on-the-go by mobile phone or app; and Mobile Remote Deposit for making

deposits via iPhone® or Android™ device, whenever and wherever, eliminating the need to visit a branch.

If your student currently does not have a checking account with NASA FCU, I encourage you to consider opening a Premier Checking account so he or she may enjoy all the great student benefits available through the Credit Union, including no monthly Check Card fees. As a reminder, your student family member is eligible for NASA FCU membership—whether you're a parent, grandparent, or sibling.

As your trusted financial partner, NASA FCU is committed to providing the financial tools and assistance to help make your student's transition into college—locally or across the country—smooth, successful and ultimately, worry-free.

Sincerely,

A handwritten signature in black ink that reads "D. M. Allman". The signature is written in a cursive, slightly slanted style.

Doug Allman, President and CEO



Scan to see ALL the NASA FCU products and services tailor made for your on-the-go student!



SCHOOL'S BACK. SHOP REWARDINGLY.



NEED TO MAKE A PURCHASE?

Be sure to use the NASA FCU Check Card with Cash Back! It has no monthly fee, and can be used to make purchases anywhere Visa® is accepted. It also provides convenient access to cash at over 30,000 free ATMs nationwide, including 5,500 7-Eleven® Store locations.

Pay for back-to-school clothes, school supplies and dorm furnishings. Or use it to make purchases while on vacation. No matter what you need to buy, the NASA FCU Check Card is the simple way to pay.

Get Rewarded with Cash Back

Earn cash back every time you make a purchase. Relax! You've got the card that does it all—and pays you back.

Safe and Convenient

- Faster than writing checks and safer than carrying extra cash
- Multiple layers of security protection with continuous fraud monitoring for suspicious activity
- Visa® Zero Liability Policy* – you don't have to pay for unauthorized transactions
- Track your spending through your monthly statement for easy record keeping



To request a new or replacement Check Card, visit one of our convenient Instant Issue branch offices**. For more information, [visit nasafcu.com/checkcard](https://www.nasafcu.com/checkcard).

*Visa's Zero Liability Policy covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. **Instant Issue branches include: Annapolis, Bowie, Collington, Columbia, Falls Church, Greenbelt, Headquarters, Oak Hall and Rockville.

PLATINUM ADVANTAGE REWARDS



Giving you more.

The NASA Federal Platinum Advantage Rewards Credit Card:

- **1-to-1 Rewards**—earning one reward point for every dollar you spend
- **Enhanced Selection**—providing a greater array of merchandise and travel rewards
- **No Blackout Dates**—letting you travel on your terms, whenever your schedule permits
- **Low Redemption Values**—enabling you to redeem rewards sooner, with values starting at just 700 points

Use the card that rewards you simply for using it. To apply, call **1-888-NASA-FCU**, visit a branch or visit [nasafcu.com/visa](https://www.nasafcu.com/visa).

THE TIME IS NOW FOR A MORTGAGE FROM NASA FCU



Refinance...



Move...



or Buy New

According to a recent article in the Wall Street Journal, there has never been a better time for a mortgage. Rates are at record lows. So, whether you're looking to refinance your existing home, move, or buy your first home —now's the perfect time to get a mortgage from NASA FCU. NASA FCU offers some of the best rates available on the market today, along with a wide range of options to meet your unique home loan needs, including:

- 5% down on refinances or purchases up to \$850,000—and no PMI*
- First-time homebuyer program
- No down payment options on purchases up to \$650,000—and no PMI*
- FHA mortgages (requiring a low down payment)
- Jumbo mortgages (for loans over \$417,000)
- VA mortgages

The time for a mortgage from NASA FCU is now, so apply today. Stop by any branch, call us at **1-888-NASA-FCU, ext. 207**, or visit nasafcu.com/mortgages.

*Special loan programs offered to well-qualified applicants. Some restrictions may apply. Offers valid for primary residences only. Speak with a NASA FCU First Mortgage Loan Specialist for loan details and rates. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. Offer is subject to credit approval.



ON THE ROAD TO A NEW CAR?

Roll into a great rate with NASA FCU

Whether you're buying new or used, car or truck, gas or diesel, NASA FCU is your one-stop shop for auto loan financing. We offer some of the lowest rates around, and can help make the application process a smooth ride.

With NASA FCU, you'll:

- Get pre-approved and shop with negotiating power
- Enjoy fast, free online auto loan application
- Take advantage of flexible terms

So don't idle. Roll into competitive rates, quick approvals and personal service with NASA FCU today. Apply online nasafcu.com/auto-loans, visit any branch or call us at **1-888-NASA-FCU, ext. 203**.

TUITION COSTS ARE ON THE RISE

Let NASA FCU help you fill the gap

If you're facing a shortfall between the full cost of your child's tuition and the total financial aid available to you, don't worry. NASA FCU can help.



The Credit Union Student Choice loan program is a smart alternative to expensive private student lending programs.

Student Choice offers:

- Deferred payment while in school
- Flexible repayment options
- No origination fees
- Competitive interest rates



Learn more today!

Call **1-800-322-8816** to apply by phone, or apply online at nasafcu.com/student-loans.

You can also get more information by viewing our Credit Union Student Choice webinar at studentchoice.org/AwardLetters.html.

CALENDAR

All NASA FCU offices will be closed for the following holidays:

- **September 3:** Labor Day
All NASA FCU offices are closed. Access your account(s) through eBranch Online Banking or Mobile Banking.

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



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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 1-800-449-7728
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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