

# The Blaze

First Quarter March 2013

## CURRENT RATES

Your Board of Directors has approved the dividend rates and annual percentage yields (APY) listed below for the 1st quarter of 2013.

	% Rate	APYE
<b>Regular Shares</b>		
\$1,000.00	.65	.65

<b>IRA Accounts</b>		
\$50.00 and over	0.75	0.75

Rates subject to change weekly due to market fluctuations.

## LOAN RATES (As of March 2013)

The ANNUAL PERCENTAGE RATE for your loan will be within the range disclosed and is based on certain credit-worthiness criteria.

### New/Used Vehicles (Up to 8 years old)

<u>Loans secured by Title</u>	
New	1.99% - 18.00%
Used	3.75% - 18.00%

<b>Personal</b>	6.00% - 18.00%
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### Home Equity Call for rates

**Share Secured**  
100% Secured—Starting at 3.00% above dividend rate earned on account held.

<b>Partial Share Secured</b>	5.75% - 18.00%
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Advances may cause your rate to increase from the original rate to current rate at time of the advance.

<b>VISA Credit Card</b>	9.00% - 18.00%
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Additional loans, terms, rates available upon request. See the Loan Officer for details.

## Limited Time Only

**New or Used  
Auto Loans  
New Purchase or  
Refinanced\***

\*(from another Financial Service)

**And get 1% discount on  
Qualifying Rate  
And a 32" TV**

(Loan must be \$15,000.00 or more and rate will go no lower than 1.99%)

## A WISE INVESTMENT Home Equity or 2nd Mortgage

Home improvements are always a wise investment. Updating your kitchen, bath, basement, add a bathroom are projects that will increase the value of your home.

Routine repairs like the roof, update heating/AC unit, electrical and plumbing are also important in the maintenance and will save you money on utilities.

Call Kathy Galland, 757-857-5389 ext 201, or Leann Baez ext 207 for an appointment.

# DIRECT DEPOSIT

## FAST AND SAFE

Virginia Commission of Revenue is requiring Tax Refunds be either Direct Deposit or refunded on a Debit Card. Federal Tax Refunds will probably not be far behind as well as Large and Small Businesses for payroll. Stop by the Credit Union to get the correct routing numbers for your account.

## CASH FOR COINS

NFDFCU has a coin machine which counts and bags your loose coins. Please bring your coins, separated by denomination into the credit union for counting and bagging. We will process your request as soon as we can, however, please be considerate of Paydays, Fridays, or after 3:00 pm. A fee of 3% may be assessed for coin transactions. Foreign coins and damaged coins will not be counted or returned.



## BITS AND PIECES

- **OPT-OUT** - The phone number is 1-888-567-8688. The number will contact the three major credit bureaus and remove your name from any pre-screening list. You must renew this service each year.
- **FREE CREDIT REPORT** - Check your credit report at least once a year. For free report, check out [www.ftc.gov/freereports](http://www.ftc.gov/freereports). All 3 credit bureaus are offering monitoring with insurance for ID Theft for a monthly fee. For more information check each bureau.
- **SIGN-UP FOR E-STATEMENTS** - Save postage by receiving statements online by the 1st of each month. Go to Account Access to sign up.
- **ONLINE ACCESS** gives you the freedom to check your account 24 hours a day 7 days a week. Need a copy of your check? With Online Access you can view or print a copy of your check for only 10 cents. Call the Credit Union and sign up today!
- **NEED A LOAN?** Please bring the last two pay stubs from your regular and/or part time job.
- **WE HAVE EMT LOANS** - Try our Emergency Money Transfer instead of Payday Loans.

## DATES/EVENTS TO REMEMBER

Administrative Professional Day	April 24
Eastern Orthodox Easter	May 5
Mother's Day	May 12
Memorial Day	May 27
Flag Day	June 14
Father's Day	June 16
Summer Begins	June 21
Independence Day	July 4

Please make a note of these dates so you can plan your credit union business accordingly.  
NOTE: **Red** Denotes days the Credit Union will be closed.

## Board of Directors

Charles Gore, Chairman  
Earl Edwards, Vice Chairman  
Kenneth Pravetz, Treasurer  
Martin Gross, Secretary  
James Mikell, Director  
Vacant, Director  
Charles Lavene, Director

## Supervisory Committee

Vacant, Board Liaison  
Theresa Walker, Volunteer Chairperson  
Bonnie Gross  
Martin Gross  
P O Box 64034  
Virginia Beach, VA 23467

## Staff

Kathy Galland, CEO  
Kathy Roehm, Operations Manager  
Leann Baez, Loan Processor  
Linda Dunaway, Teller  
Kay Stabler, Collector  
Frankee Miller, Title Clerk  
Kenny Alligood, IT Tech  
Gerry Jernigan, Accounting Clerk

## Office Hours

Monday - Friday, 9:00 am - 5:00 pm

## Phone Numbers

Main: (757) 857-5389  
Fax: (757) 857-4624  
ARU: (757) 857-4420 (Local)  
(877) 768-5408 (Toll Free)

## Account Access, Bill Pay, VISA Account, E-Statements and Loan Application.

[www.norfolkfirecu.org](http://www.norfolkfirecu.org)

## Lost or Stolen Cards

Debit Card: 1 (800) 991-4965  
Visa Card: 1 (800) 991-4964

## CU Service Centers

Traveling? Use Credit Union Service Centers Toll FREE 1-888-287-9475 for nearest locations or check out their web site at: [www.cuservicecenter.com](http://www.cuservicecenter.com)

- 5957 E Virginia Beach Blvd, Norfolk  
Hours: Mon-Fri, 9:00 am - 6:00 pm  
Saturday, 9:00 am - 5:00 pm
- 677 N Battlefield Blvd, Chesapeake
- 1600 George Washington Highway, Yorktown, VA  
Hours: Mon-Fri, 9:00 am - 7:00 pm  
Saturday, 9:00 am - 5:00 pm