

# Accountability

SPRING 2012

A QUARTERLY PUBLICATION FOR  
NRL FEDERAL CREDIT UNION MEMBERS

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Trusted Partners for Life



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Checking  
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### LOANS

Auto Loans  
Leisure Vehicle Loans  
Signature/Computer Loans  
Share/Share Certificate Secured Loans  
InstaCash – Overdraft Protection  
Visa® Platinum with CURewards®  
Gold MasterCard®  
Regular MasterCard  
Secured MasterCard  
Conventional (Fixed-Rate) Mortgages  
Adjustable Rate Mortgages (ARMs)  
Jumbo Mortgages  
First-Time Home Buyer Program  
Second Home Loan  
InterestFirst Mortgages  
Home Equity Line of Credit  
Equity Express  
MyChoice Loans – Credit Card, Auto, Computer

### ANYTIME ANYWHERE SERVICES

Communications Center  
ATM Networks  
E.T. (Electronic Teller)  
Visa CheckCard  
Internet Home Page  
Online Access/Bill Payer  
Mobile Banking  
Text Banking  
eStatements  
eUpdates  
Direct Deposit  
Payroll Deduction  
Visa TravelMoney Cards  
Family Service Centers  
24-Hour RateLine  
Chequity™ Card  
Wire Transfers



# Perspective

MARGARET A. PERA, President & CEO

## You Can't Stop Progress...

We are always looking out for ways to improve service to our members. We conduct surveys continually and often get valuable comments and suggestions from our members. As a result of this input, we've been making some improvements and we have plans for many more.

### Some Highlights from 2011

- **Visa® Alerts** – Visa Platinum members can sign up to get free emails and text messages for transactions on their accounts.
- **Mobile Banking** – Using your smartphone you can access your account information through our mobile browser ([m.nrlfcu.org](http://m.nrlfcu.org)). From there you can also download an Android™ app or BlackBerry® shortlink.
- **Text Messaging Banking** – Don't have access to a smartphone? We've also got two-way text banking. Register your phone at [www.nrlfcu.org/txt](http://www.nrlfcu.org/txt) with your regular Online Access credentials. You'll get confirmation and instructions so you can retrieve your account balances and recent transactions via text message to your cell phone.

### Coming in 2012

- **New ATMs** – The ATMs at our branches are being updated or replaced.
- **Coin Counting Machines** – We'll add a coin counting machine (free for members) to the Oxon Hill and Naval Research Lab branch locations. (There is already one at the Waldorf location that is very popular.)
- **Branch Renovations** – Our Naval Research Lab branch office will be renovated to improve convenience. We'll combine the teller line and member service functions to one office and develop a special services section to house Financial Planning and Mortgage offices.

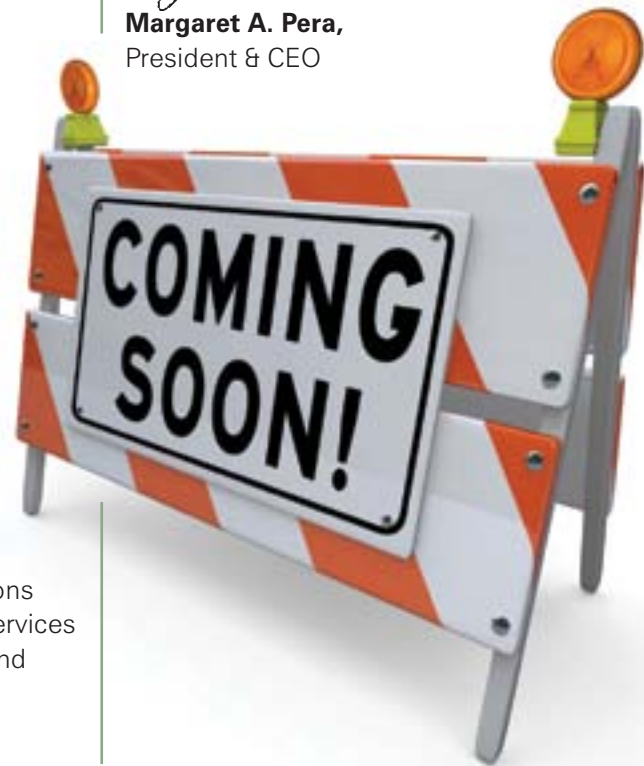
- **Remote Deposit** – Soon, you'll be able to scan checks for deposit in two different ways: from your home or office for deposit through Online Access *and* by your mobile phone by taking a picture of the check to deposit.
- **New Virginia Branch** – Our most significant project this year will be the build out of a temporary branch in Alexandria, VA as well as the planning and building of our new administrative offices and full-service branch to open by late 2013 on Cherokee Avenue in Alexandria, VA.

Throughout the year we will remain focused on delivering the best service to you. If you have any suggestions or comments about ways we can improve service to you, please call us or submit them through our website.

As always, thank you for your membership and your support of NRL Federal Credit Union.

### Trusted Partners for Life,

Margaret A. Pera,  
President & CEO



## Celebrate Mother's Day on a Budget

According to a Strategic Initiatives, BIGresearch survey in 2011, Americans spend an average of \$141 on their moms on Mother's Day. That's over \$16 billion nationwide. If you're on a tight budget this year, don't sweat it. Mom will see how much you love her even if you do it frugally.

### Make It Yourself

This seems corny but moms agree, that a homemade gift from the heart is still the best gift of all. Consider a poem on some pretty paper, a meaningful letter of thanks for lessons taught, or make her favorite baked goods or other treat. The sentiment of love and appreciation is what matters.

### Skip the Sunday— Make Plans for Saturday

Many restaurants, tea rooms, or other venues may offer special events on Mother's Day Sunday, but often you pay a premium. If you're taking her

out, make plans for Saturday and visit at home with her Sunday instead.

### Combo Deal

If you are fortunate enough to celebrate Mother's Day and Father's Day, combine the celebrations in late May or early June. You can enjoy some savings with paying for one dinner or brunch out, or one set of theater tickets.

Consider setting up a separate savings account for all your holiday spending each year. Give us a call at 301-839-8400 or visit our branches for more information.



## What to Keep or Throw Away

After your taxes are filed, take the time to go through your financial papers and decide what to shred and what to store. Here are a few tips to help you keep what's important and get rid of the rest.

### TOSS/SHRED:

- Canceled checks/check copies
- Old Social Security statements
- Credit card, bank and ATM receipts (once you have verified your monthly statement)
- Utility bills (unless you need for taxes)
- Paystubs (once you have your W2 for the year)
- Old annual reports from investments

### KEEP:

- Legal documents like wedding license, divorce papers, birth certificates, and deeds
- Supporting tax documents (in case of audit) for up to three years
- Home improvement records until you sell the house
- Active policies like insurance, medical, and pensions or retirement account

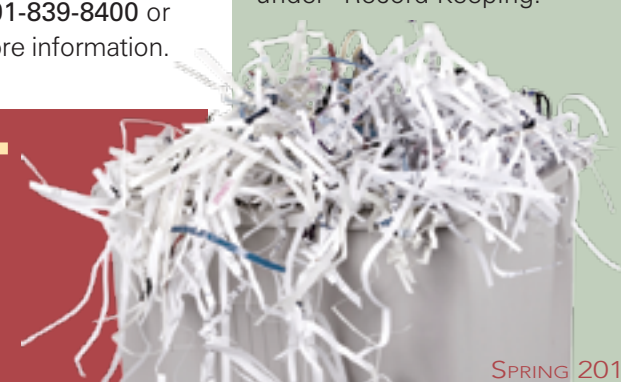
Shred unwanted documents to help prevent identity theft or fraud. Use a personal shredder or participate in a local shredding event.

For a comprehensive list with a timetable, visit [www.SuzeOrman.com](http://www.SuzeOrman.com) under "Record Keeping."

## SHRED DAY EVENT

Saturday, May 12 • 10 am – 12:30 pm  
Waldorf Branch • 1024 St. Nicholas Dr., Waldorf

Bring your personal documents. It's SAFE, SECURE and FREE!





## Retirement Planning: The Basics

You may have a very idealistic vision of retirement—doing all of the things that you never seem to have time to do now. But how do you pursue that vision? Social Security may be around when you retire, but the benefit that you get from Uncle Sam may not provide enough income for your retirement years. To make matters worse, few employers today offer a traditional company pension plan that guarantees you a specific income at retirement. On top of that, people are living longer and must find ways to fund those additional years of retirement. Such eye-opening facts mean that today, sound retirement planning is critical.

But there's good news: Retirement planning is easier than it used to be, thanks to the many tools and resources available. Here are some basic steps to get you started.

### Determine Your Retirement Income Needs

It's common to discuss desired annual retirement income as a percentage of your current income. Depending on who you're talking to, that percentage could be anywhere from 60 to 90 percent, or even more. The appeal of this approach lies in its simplicity. The problem, however, is that it doesn't account for your specific situation. To determine your specific needs, you may want to estimate your annual retirement expenses.

Use your current expenses as a starting point, but note that your expenses may change dramatically by the time you retire. If you're nearing retirement, the gap between your current expenses and your retirement expenses may be small. If retirement is many years away, the gap may be significant, and projecting your future expenses may be more difficult.

Remember to take inflation into account. The average annual rate of inflation over the past 20 years has been approximately 2.6 percent.\*\* And keep in mind that your annual expenses may fluctuate throughout retirement. For instance, if you own a home and are paying a mortgage, your expenses will drop if the mortgage is paid off by the time you retire. Other expenses, such as health-related expenses, may increase in your later retirement years. A realistic estimate of your expenses will tell you about how much yearly income you'll need to live comfortably.

### Calculate the Gap

Once you have estimated your retirement income needs, take stock of your estimated future assets and income. These may come from Social Security, a retirement plan at work, a part-time job, and other sources. If estimates show that your future assets and income will fall short of what you need, the rest will have to come from additional personal retirement savings.

### Figure Out How Much You'll Need to Save

By the time you retire, you'll need a nest egg that will provide you with enough income to fill the gap left by your other income sources. But exactly how much is enough? The following questions may help you find the answer:

- **At what age do you plan to retire?** The younger you retire, the longer your retirement will be, and the more money you'll need to carry you through it.
- **What is your life expectancy?** The longer you live, the more years of retirement you'll have to fund.
- **What rate of growth can you expect from your savings now and during retirement?** Be conservative when projecting rates of return.
- **Do you expect to dip into your principal?** If so, you may deplete your savings faster than if you just live off investment earnings. Build in a cushion to guard against these risks.

### Build Your Retirement Fund: Save, Save, Save

When you know roughly how much money you'll need, your next goal is to save that amount. First, you'll have to map out a savings plan that works for you. The next step is to put your savings plan into action. It's never too early to get started. Arrange to have certain amounts taken directly from your paycheck and automatically invested in accounts of your choice (e.g., 401(k) plans, payroll deduction savings). Automation makes savings easier!

### Understand Your Investment Options

You need to understand the types of investments that are available, and decide which ones are right for you. If you don't have the time, energy, or inclination to do this yourself, hire a financial professional. He or she will explain the options that are available to you, and will assist you in selecting investments that are appropriate for your



goals, risk tolerance, and time horizon. Note that many investments may involve the risk of loss of principal.

### Use the Right Savings Tools

The following are among the most common retirement savings tools, but others are also available.

Employer-sponsored retirement plans that allow employee deferrals—like 401(k), 403(b), SIMPLE, and 457(b) plans—are powerful savings tools. Your contributions come out of your salary as pretax contributions (reducing your current taxable income) and any investment earnings are tax deferred until withdrawn. These plans often include employer-matching contributions and should be your first choice when it comes to saving for retirement. 401(k), 403(b) and 457(b) plans can also allow after-tax Roth contributions. While Roth contributions don't offer an immediate tax benefit, qualified distributions from your Roth account are federal income tax free.

Individual retirement accounts (IRAs), like employer-sponsored retirement plans, feature tax deferral of earnings. If you are eligible, traditional IRAs may enable you to lower your current taxable income through deductible contributions. Withdrawals, however, are taxable as ordinary income (unless you've made nondeductible contributions, in which case a portion of the withdrawals will not be taxable).

Roth IRAs don't permit tax-deductible contributions but allow you to make completely tax-free withdrawals under

certain conditions. With both types, you can typically choose from a wide range of investments to fund your IRA.

Annuities are contracts issued by insurance companies. Annuities are generally funded with after-tax dollars, but their earnings are tax deferred (you pay tax on the portion of distributions that represents earnings). There is generally no annual limit on contributions to an annuity. A typical annuity provides income payments beginning at some future time, usually retirement. The payments may last for your life, for the joint life of you and a beneficiary, or for a specified number of years (guarantees are subject to the claims-paying ability of the issuing insurance company). Annuities may be subject to certain charges and expenses, including mortality charges, surrender charges, administrative fees, and other charges.

Note: In addition to any income taxes owed, a 10 percent premature distribution penalty tax may apply to distributions made from employer-sponsored retirement plans, IRAs, and annuities prior to age 59½ (prior to age 55 for employer-sponsored retirement plans in some circumstances).

To schedule a complimentary, confidential appointment with a CFS\* Financial Advisor, call **301-749-4800** or **800-526-6661, ext. 4800**.

At your service,

**Jim Whitehead,**  
CFS\* Financial Advisor

\*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. Financial Advisors and Investment Representatives are registered through CFS. NRLFUCU has contracted with CFS to make non-deposit investment products and services available to credit union members. For specific tax advice, please consult a qualified tax professional.

\*\*Source: Consumer price index (CPI-U) data published annually by the U.S. Department of Labor, 2011

# Why Women Need to Save Differently

The National Education and Resource Center on Women and Retirement makes it pretty clear—as many as nine out of ten women will be solely responsible for their finances at some point in their lives—and the numbers don't bode well that they'll be able to do it well. Why?

- For every dollar a man earns, a woman earns 80 cents.
- Fifty percent of all marriages end in divorce with women having custody of the children.
- Over 75 percent of women are widowed at an average age of 56.
- Two out of three working women earn less than \$30,000 per year and nine out of ten earn less than \$50,000.
- Half of all women work in traditionally female, relatively low paid jobs without pensions.
- Woman retirees receive only half the average pension benefits that men receive.

To offset these challenges, a woman has to approach saving much more aggressively from the very beginning of her working life. That means, putting aside at least 15 percent in a company sponsored 401(k) plan; establishing an individual retirement account (IRA) separate from her spouse and her employer; building her savings safety net—a six-month cash reserve—as soon as she starts working; looking for ways to pool resources with other women to save money; investing more assertively from the beginning while time is on her side.

For more ideas and strategies to develop your savings plan, speak to one of our CFS\* Financial Advisors at **301-749-4800** or stop by any branch for assistance.

Source: *Women's Institute for a Secure Retirement (WISER)*, [www.wiserwomen.org](http://www.wiserwomen.org)

\*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. Financial Advisors and Investment Representatives are registered through CFS. NRLFCU has contracted with CFS to make non-deposit investment products and services available to credit union members.



## Great Auto Rates are in Bloom at NRLFCU

as low as  
1.74% APR\*

### Spring into Gear with Savings

With rates as low as 1.74% APR\* your savings will blossom when you get an auto loan with NRLFCU. The same low rates apply for:

- New vehicles
- Used vehicles
- Refinanced auto loans (from another lender)

Spring into gear today!  
Visit [www.nrlfcu.org](http://www.nrlfcu.org) to apply.

301-839-8400 • 800-526-6661  
[www.nrlfcu.org](http://www.nrlfcu.org)

\*Annual Percentage Rate (APR) was in effect April 1, 2012, includes maximum Loyalty Rewards and is subject to change. Visit [www.nrlfcu.org/LoyaltyRewards](http://www.nrlfcu.org/LoyaltyRewards) to determine your Loyalty Rewards level and [www.nrlfcu.org/rates](http://www.nrlfcu.org/rates) for current auto loan rates.

## Did you KNOW?

### Refinance Your Auto Loan

You can refinance that old auto dealer loan to NRLFCU and save money! Our auto loan rates are as low as 1.74% APR.\* Contact us today to see how much you could be saving with an auto loan from NRLFCU.

\*Annual Percentage Rate (APR) effective 4/1/12 and subject to change. Visit [www.nrlfcu.org](http://www.nrlfcu.org) for current rates.

### Auto Insurance Discounts

As a member of NRLFCU you can get additional discounts on your auto insurance through GEICO. Call **800-861-8380** to get your free quote today and tell them you are a member of NRLFCU.

### Invest in America

NRLFCU members get preferred pricing and exclusive discounts from GM and Chevrolet on new vehicles through the Invest in America program. Visit the "Partners" section of [www.nrlfcu.org](http://www.nrlfcu.org) today.

### Get Used Vehicle Values—FREE

You can get used vehicle values fast and free through [www.nrlfcu.org](http://www.nrlfcu.org). Just click "NADA" in the "Partners" section to find out the value of your current car or one you're considering.

### Surcharge-FREE ATMs

NRLFCU belongs to a network of over 28,000 ATMs nationwide where you can make ATM withdrawals surcharge-free! Visit [www.nrlfcu.org/ATMLocator](http://www.nrlfcu.org/ATMLocator) to find the closest to where you are. Or check your local 7-Eleven store.



# Your House: LOVE IT, LIKE IT or LEAVE IT No Matter What You Feel About Your House, We Can Help

Love the house but not the rate?

There's a Lot of BUZZ About HARP

(Home Affordable Refinance Program)

It's time to see if you can refinance your home and remove the high rate. Then you can *love* your home and your loan.



If you felt the *sting* of not being able to take advantage of the low mortgage loan rates because of your home's value, HARP may be for you. The *buzz* with HARP is that in some cases your home's value doesn't matter.

Take a short quiz to see if you're a candidate for a low-rate HARP loan: [www.nrlfcu.org/HARPquiz](http://www.nrlfcu.org/HARPquiz)

Or call us at 301-838-8429 or 800-526-6661, ext. 8429, or visit [www.nrlfcu.org/HomeLoans](http://www.nrlfcu.org/HomeLoans) for product information, current rates, applications, calculators and more.

LOVE IT!

Like the house and would love it with a few upgrades?

## Small Home Improvements with Big Impact

More people are staying in their homes to ride out the depressed real estate market. Here are some relatively inexpensive home improvements that will restore your love for your home.

**Painting.** Painting is one of the least expensive improvements you can make. Painting instantly refreshes and brightens a home. A few new home decor items can give a room a makeover without digging deep in your pockets.

**Building a Deck.** In addition to providing instant entertainment value and enjoyment for you and your family, a wooden deck, according to experts, can recoup 85% of its cost.

**Updating Your Bathroom.** Updated fixtures, new counter tops, fresh paint, and repairs can go a long way in improving an older bathroom. If your tub or shower is nicked, don't replace it. Professional glazing or do-it-yourself kits produce great results for a fraction of the cost.

**Landscaping.** Curb appeal plays a huge part in how you feel about your house. Trimmed bushes and trees, flower plantings, and classic architectural elements like lighting or a water feature will give you a fresh perspective on your home's look.

A few inexpensive improvements will rekindle the love you feel for your house.

LIKE IT!

Sometimes you just need to move on. Here are some steps to take:

First, prepare your home to sell.

## How to Prepare Your Home to Sell

It's been said that the moment you make the decision to sell your home, it is no longer "yours." This means you have to see your home through the eyes of a prospective buyer and not as the homeowner who has taken care of it, decorated it, and made memories in it. It can no longer be personal.

Make the small repairs you've been ignoring. A drippy faucet. A broken lock. A scratched wall. These little things that most homeowners miss day-to-day will be very noticeable to a potential buyer looking for perfection.

Make the large repairs. If you have a huge crack in your concrete driveway or your air conditioner doesn't work, chances are you are not going to attract any serious buyers. Large foundational repairs like those for roofing, windows, and plumbing will be major red flags unless you are content with selling your home at a below market price and "as is." In the tight real estate market of today, that may not be the most prudent decision.

Remove your personal imprint. You don't have to sanitize your house for showings, but you do want an interested buyer to be able to visualize their own furnishings and family in your space. Limit collections of knick-knacks. Reduce the number of family pictures or remove them completely. Scale back on your books and wall hangings to give the appearance of more breathing room. These little steps cost nothing but can have a big impact.

Lastly, make sure your house is clean. There is no bigger turn off than a house that looks dirty, is dirty, or smells dirty. Give it some good elbow grease to place your best foot forward.

Second, contact CU Realty.

## Get a Cash Rebate

Shop for your next home, learn the value of your current home and save hundreds if not thousands on every real estate transaction when you use our free, comprehensive real estate and rebate program, CU Realty Services.

With NRL Federal Credit Union and CU Realty Services, you'll get unrestricted access to all the tips, tools and data you need to make informed decisions plus you'll get a rebate\*—20% of your agent's commission—when you buy or sell using a CU Realty Approved Agent.

Take a look at these average savings:

Home Sale Price	Rebate*
\$200,000	\$1,200
\$400,000	\$2,400
\$600,000	\$3,600
\$800,000	\$4,800

\*Program incentives/savings (Rebates) are awarded to buyers and sellers who select and use an Approved Agent in the CU Realty network. Examples of rebate amounts shown here are based on 3% commission rate; your agent's commission rate may differ.

**Enrolling in the CU Realty Home Rebate program is fast, simple and free.** Visit [nrlfcu.org/homeloans](http://nrlfcu.org/homeloans) and click "CU Realty." Or if you prefer to call, contact our Member Service Department and a representative will help you register, provide you a list of approved local agents and answer your questions about the rebate program. Call 1-800-203-9014, ext. 1, or email [Service@CURealty.com](mailto:Service@CURealty.com).

States and/or major metropolitan areas included in the CU Realty program include: AL, AZ, CA, CO, DC, FL, KS, MD, MI, MN, MO, NM, NC, OH, PA, TX, and VA. New cities, states and real estate agents continuously join the program. If you do not see the area you're interested in, contact CU Realty Services at 800-203-9014. Terms and disbursement of rebates vary by state.

LEAVE IT!

## Home Equity Loans

As low as **4% APR\***

\*Visit [www.nrlfcu.org/promotions](http://www.nrlfcu.org/promotions) for details.



## Home Buying/Selling Seminar

Presented by NRLFCU and CU Realty Services

Saturday, May 12  
10 am–11:30 am

Waldorf Branch  
1024 St. Nicholas Drive, Waldorf

Learn about current market conditions, the home buying process and more!

Attendees get a discount toward closing costs when financing with NRLFCU.

## Learn the Terms for Money in the Digital Age



Banking in the digital age ushered in a new vocabulary you need to understand to manage your money. Make sure you keep up so your finances on track.

- **EFT** – Electronic Funds Transfer, the ability to move money from one account to another via electronic debiting
- **ATM** – Automated Teller Machine, remote kiosks that allow for the withdrawal of cash and other various transactions
- **ACH** (Automated Clearing House) – an electronic network that process credit and debit transactions
- **eBanking** – allows nearly full service transactions by an individual with their financial institution via an Internet connection
- **Remote Deposit Capture** – the ability to scan the image or take a picture of a paper check for virtual deposit into your account
- **Text Banking** – a product that allows the customer to send a Short Message Service (SMS) text message to their financial institution and receive a quick response to the inquiry

## NRLFCU's Mobile Banking

COMING SOON!  
iPhone® App

NRL Federal Credit Union's new Mobile Banking is:

- **Easy** – Use Mobile Banking easily from any smartphone, tablet or web-enabled device
- **Convenient** – Check balances and recent transactions, make transfers and pay bills
- **Secure** – Authenticated and encrypted
- **FREE!**

### m.nrlfcu.org

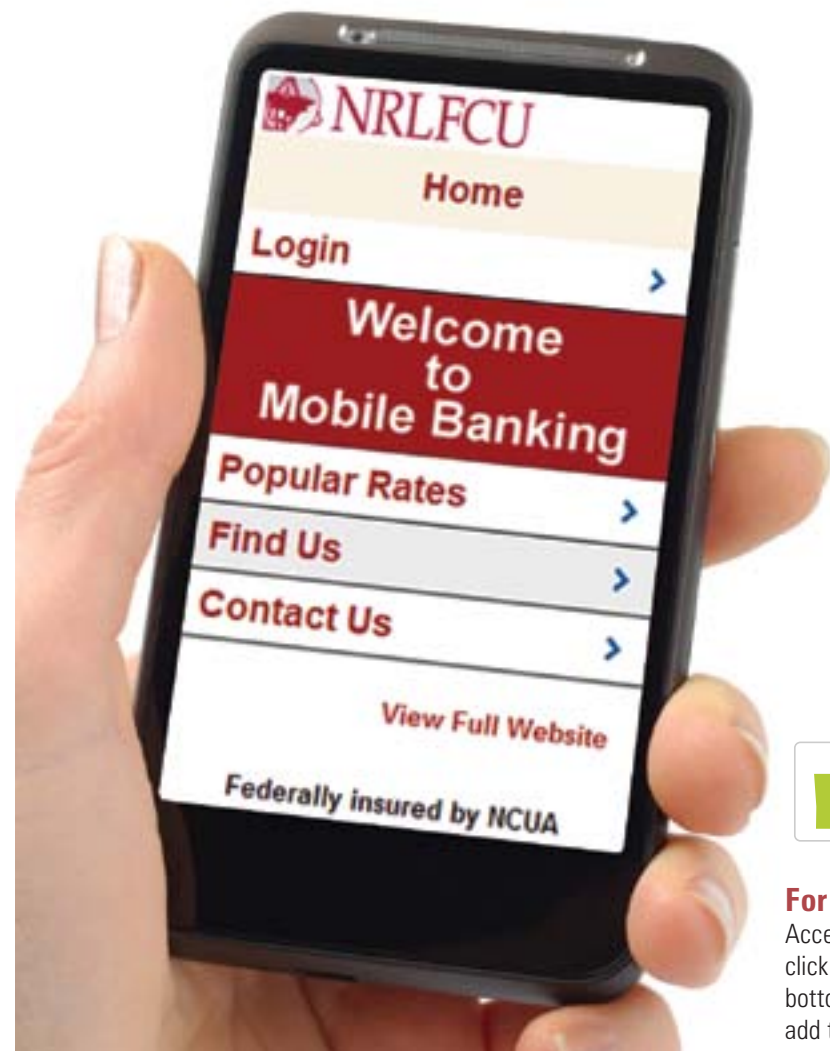
Access NRLFCU's Mobile Banking at [m.nrlfcu.org](http://m.nrlfcu.org). Select the appropriate app to download or just access via the web.

You'll be asked for your normal Online Access login ID and password. Then you'll be prompted for your secondary password. You'll have the option to authenticate your device if you choose. Then you're in!

Now you can conduct all of your normal Online Access transactions, conveniently, securely and easily for free.

### Don't have a smartphone?

You can still use your cell phone to inquire about balances and recent transactions through Short Message Service (SMS) text messaging. Register your phone at [www.nrlfcu.org/txt](http://www.nrlfcu.org/txt).



### For BlackBerry®:

Access [m.nrlfcu.org](http://m.nrlfcu.org) then click on the shortlink at the bottom of the screen to add to your favorites.

# Jump\$tart

for Kids, Teens and Young Adults

## Plan for Success



It's a bit early to start thinking about summer but not if you're thinking about trying out a new business over summer vacation. Starting a business is a great way to learn real life skills, build confidence, and make money. But a successful business doesn't just happen—you need a plan. Follow these four basic steps for a better understanding of what you need to do be a successful young entrepreneur (that's a fancy word for business owner).

### 1. Make It Something You Love

It is important to start a business based on your skills and interests. For example, if you like to entertain, then you should consider an entertainment-based business, such as a clown at younger kids' birthday parties or a party planning business.

### 2. Begin with a Realistic Plan

Every new business should start with a business plan. A good start is with a mission statement explaining what the business is trying to accomplish. Once you define your mission, it is easier to figure out what your business goals are. How will you make

money? What will be the costs? How much time will you need?

Don't forget to consider startup costs. How much money will you need to get started? You can't sell lemonade without first buying lemons, sugar, water, cups, and stuff like that. If you don't have the money, then find an investor. Ask your parents for a start-up loan, show them your plan and your research so they'll take you seriously. Let them know you will pay them back with the profits you earn.

### 3. Do Your Research

Look for clues around the area you live in. This is called market research. If you live in a neighborhood where you are the only kid, then a babysitting business probably won't be successful. But maybe everyone has a dog, so it would be smart to consider a dog walking or pet sitting business. Ask your neighbors or others in your community what kind of product or service they would use that doesn't already exist. Remember to ask what prices they would be willing to pay so you can figure out what you will charge for your service.

### 4. Safety

Safety should always be the top priority. Talk to your parents before you venture out to talk to strangers in your community about market research or attempt to go door-to-door to get business. Your parents might not be okay with you doing that and instead you can discuss alternatives.

There is a saying: "Proper Planning Prevents Poor Performance." So even though you are just beginning to enjoy the springtime, now is the right time to begin planning for the summer, including planning what to do with your profits. A smart business person knows that investing your profits will help you make even more money. The best place to begin investing is at NRLFCU with a savings account. Talk to your parents today about opening a savings account.

### Branches & ATMs

#### NAVAL RESEARCH LAB

Building #222  
M-F 8 am-3 pm

#### OXON HILL (NON-CASH BRANCH)

6009 Oxon Hill Road, Suite #300  
Oxon Hill, MD 20745  
M-F 8:30 am-4 pm

#### WALDORF

1024 St. Nicholas Drive  
Waldorf, MD 20603

#### Drive-thru:

M-F 8 am-6 pm, Sat 9 am-1 pm

#### Lobby:

M-F 11 am-6 pm, Sat 9 am-1 pm

#### LA PLATA (ATM ONLY)

College of Southern Maryland  
8730 Mitchell Road  
La Plata, MD 20646

### Family Service Centers

9001 Central Ave., Capitol Heights, MD  
301-499-6880

4003 Branch Ave., Marlow Heights, MD  
301-423-1391

Please contact the Communications Center for information on specific branch offices providing invest services offered through CUSO Financial Services, L.P. ("CFS"). Certain branch locations referenced listed above may be available by appointment only for investment services.

### National Shared Branches

See [www.nrlfcu.org](http://www.nrlfcu.org) for details

### Email

[info@nrlfcu.org](mailto:info@nrlfcu.org)

### Online Access

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

### Mobile Banking

[m.nrlfcu.org](http://m.nrlfcu.org)

### Mailing Address

P.O. Box 1026, Oxon Hill, MD 20750

### Phone Numbers

#### COMMUNICATIONS CENTER

M-F 8 am-5 pm

Phone: 301-839-8400 Fax: 301-839-8475  
800-526-6661 800-321-0853

#### E.T. (ELECTRONIC TELLER)

301-839-8630 • 800-637-2755

#### CREDIT CARD SERVICES

800-654-7728 • 800-221-7728 (TDD)

#### LOST OR STOLEN CARDS

800-449-7728

#### GOLD MASTERCARD

800-622-7747 (MasterAssist)

### Routing Number

(direct deposit/transmit funds)  
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