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MemberMAG

2nd Quarter
April 2011

Volume 2
Issue 2

quarterly financial information for members of NEVADA FEDERAL CREDIT UNION

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 NEVADA FEDERAL
CREDIT UNION
nevadafederal.org



A New Law Will Cost You Money

Fellow Member-Owners:

Last year, Congress passed a law that will severely reduce the small fee merchants pay to your credit union each time you use your debit card. This fee is just a few cents for each transaction, but given the high volume of debit card transactions our members perform, it adds up to a significant amount of money. We use these funds to cover the cost of the debit card program, reimburse members for debit card fraud losses and provide other services to the membership.

When the new law takes effect this July, your credit union, along with almost all financial institutions, stands to lose significant revenues. We will then be forced to increase the costs you pay for many services including those not related to the debit card program. You will be paying more for financial services so the large retailers can get even richer.

Congress hastily passed this law last fall without the normal process of studying the potential impact. Fortunately, a few days ago, proposed new legislation was introduced which would delay implementation for two years so the potential problems can be properly considered.

We need your help!

Please contact Senators Reid and Ensign and tell them you do not want your costs for financial services to increase, just so the large retailers can make even more money.

Please urge Senators Reid and Ensign to support Senate Bill 575 so this issue can be postponed for two years and be more thoroughly evaluated. **As of this writing, neither Senator has expressed his support for the proposed legislation, so it's critical that as many Nevada Federal members as possible contact the Senators as soon as possible.** Contact information for the Senators is listed below.

Senator Harry Reid
522 Hart Senate Office Building
Washington, DC 20510
www.reid.senate.gov
(202) 224-3542

Senator John Ensign
119 Russell Senate Office Building
Washington, DC 20510
www.ensign.senate.gov
(202) 224-6244

If you would like some suggestions as to what to say to the Senators in your e-mail or letter, you could begin by asking them to support Senate Bill 575. You could add that it is unfair for consumers to pay more for financial services, just so the big retailers can enjoy even more profits. You might also underscore the need for more time to evaluate all the serious ramifications involved in this issue. You could also ask Senator Reid, as Senate Majority Leader, to be certain Senate Bill 575 reaches the Senate floor for a vote.

I would appreciate you sending me a copy of your comments to the Senators. I can be e-mailed at president@nevadafederal.org or regular mail at 2645 South Mojave Road, Las Vegas, NV 89121.

Thank you for supporting this important endeavor.



Bradley W. Beal
Bradley W. Beal
President

P.O. Box 15400 • Las Vegas, NV 89114-5400
Las Vegas (702) 457-1000 • Reno/Sparks (775) 827-3880 • Pahrump (775) 751-9880 • Toll Free (800) 388-3000
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Adorable Auto Loans



Apply online at
NevadaFederal.org



NEVADA FEDERAL
CREDIT UNION

FEE CHANGES NOTICE

The following changes to the Fee Schedule will become effective June 1, 2011. Visit any branch to pick up a copy or go online to view or print the complete Fee Schedule.

New Fees

- Medallion signature guarantee: \$25.00

Modified Fees

- ATM excessive (per withdrawal or balance inquiry in excess of 12 per month): \$2.00 (waived for Free Checking and high balance members)
- Temporary checks (package of 10): \$5.00
- Check disbursement/reissue: \$5.00
- Check copy: \$5.00
- Non-member check cashing (includes on us checks, cashiers checks and money orders): \$5.00
- Image checks and New Start checks: price varies
- Inaccurate mail or e-mail address: \$5.00 monthly
- Dormant account (after one year, waived for minors): \$5.00 monthly
- Research/maintenance fee (per hour, one hour minimum): \$25.00
- Non-automated transaction (in excess of three visits per month): \$10.00
- Plastic card replacement: \$5.00
- Return check on deposited items: \$25.00
- Statement copy: \$5.00
- Payoff request (1st and 2nd Mortgages): \$30.00
- Stop payment through online banking: \$30.00
- Staff assisted stop payment: \$35.00



Discounts Available Online Through the Invest in America program.

We are here to help our members save with respected U.S. companies at a time when members need it most. To learn more about the Invest in America program, visit nevadafederal.org/membership.



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Mission Statement

Member Magazine is produced quarterly by Nevada Federal as a service to our members. The goals of this magazine are to inform you about our products, provide financial education and present topics important to you.

For address corrections, please speak with a Financial Service Representative at one of the phone numbers shown on the opposite page. To find a local branch in your area, go to nevadafederal.org/locations.

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Homebuyer Value Package

In the market to buy a home? With our new Homebuyer Value Package, you can enjoy member **savings up to \$2,000*** and get a free security system at closing**! Simply use **all** of these affiliated services and save thousands.



Realty A Community Realty agent will help you buy a home and sell your existing residence. Get the latest information on bank owned properties and short sales in your search area.



Mortgage Meet with one of our Real Estate Loan Officers to help you get approved at today's low rates. No discount points are required for our best rates. They'll meet you at a branch close to your home or office.



Insurance One of our Insurance Group agents will find great low rates to insure your new home. They have relationships with many well-known carriers including Hartford, Universal North America, Travelers and more.



Title Our subsidiary, Community Title is right here in the Las Vegas area and can help you close your transaction on time. Their discounted fees are among the lowest in town.

To get started, call a Real Estate Loan Officer today at **(702) 382-4094**. They'll take it from there and walk you through every step of the process. Or, get started online at nevadafederal.org/homevaluepackage.

* Average savings based on \$200,000 home price with 20% down payment, 30-year fixed mortgage with rate of 4.25% with no discount points and home insurance actual average member savings of \$1,000 for year 2010. ** Free security system and two years free monitoring awarded at closing when all NFCU home buying resources (Realty, Mortgage, Insurance and Title) are used.



GET A **FREE** ALARM SYSTEM AND 2 YEARS OF MONITORING —

\$1,000 VALUE!

With our Value Homebuyer Package, you get a complete alarm system, two years of monitoring and Smith & Wesson® Identity Protection absolutely free.

(Includes standard installation with up to eight sensors and one motion detector. Pre-wired and non-wired home packages may vary.) Offer expires 4/30/11.



Protecting You Since 1852



What is the most bizarre procedure you've done?



I had to do an apicoectomy on a chimpanzee. It's a procedure where you have to remove a tooth abscess through the bone. This poor chimp had two infected canines and I had to do both sides. Another crazy case was on a chimp as well. He had an infected front tooth that we could not save, so we had to extract it. Little did we know he loved to look at himself in the mirror everyday. The day after his extraction he was not pleased to find his front tooth gone. He wanted answers!



Is most of your work with Las Vegas animals?



On my missions with the Peter Emily International Veterinary Dental Foundation we visit animal sanctuaries and rescues in other states. These animals were once working in Hollywood or on display at zoos or in circuses. Many of the animals we care for are older and nonworking animals. Many of the places we do our mission work at are nonprofit organizations. I have also worked here in Las Vegas on Metro police dogs as well as DEA dogs.



What is the most rewarding aspect of your job?



I love dentistry. I love working as a human dentist, but I also love helping the animals. Many of these animals can't tell you they have a toothache, so it is up to our diagnostic skills to find the problem. It's challenging and extremely hard work. So after a long day at the office or on an animal mission, I know I helped someone with a dental problem.



What would you say to someone that fears going to the dentist?



I understand their fear, but dentistry has come along way. There are better anesthetics, better and more efficient tools, and there are sedatives one can take to make their experience easier. There is also sleep dentistry.



Anything else you would like to share?



Dentistry is a great profession. I love where it has taken me. I have been blessed to be able to do what I love. Working with the animals is as close to heaven as I can get on earth. I couldn't have asked for a better life.



MEMBERprofile



Member: Tina Brandon Abbatangelo D.D.S.

Joined: January 2010

Las Vegas Resident since: 1971

Family: Husband and 4 great stepchildren

Favorite thing about Nevada Federal: The customer service and the prompt service.

Q Tell us a little about your member experience with Nevada Federal.

A They are always willing to help. I am always on the go and very busy. Nevada Federal is fast and convenient and always very helpful.

Q Can you share a little about your profession?

A I am a dentist and I also work on domestic and exotic animals with veterinarians. I attended the University of Iowa College of Dentistry and graduated in 1997. I have had the pleasure of working on small cats and dogs and also very large exotic animals like tigers, lions, chimpanzees, bears, wolves and leopards. I have been involved with animal dentistry for about 10 years now. I have taken many continuing education classes for animal dentistry, attended numerous animal dentistry conventions. I also work hands on with the Peter Emily International Veterinary Dental Foundation doing animal missions. I also help teach veterinarians animal dentistry.

Pursue your Passion



Boat Loans
Available Now
For Summer
Fun!

Visit a branch or call today to apply.

Other conditions and terms may apply; ask for details. All loans subject to credit approval. Boat loan rates determined by individual credit standing, collateral age, collateral value and loan term.

Online Shopping Safety Tips



As more retailers are moving to online ordering, sooner or later all of us will need to make an online purchase. But before you do so, please follow these simple tips.

What to Look For Before You Purchase:

First, look for signs on the website that assure you that the site is reputable and secure to protect your information. To know if your information will be encrypted, look for the small padlock icon to appear in the address and status bars of your browser.



Second, look for a page explaining the company's privacy policy. Most major companies clearly state that they will not sell your information to any other individuals or companies and will let you know what to expect in terms of correspondence from them. If you don't like anything mentioned in the privacy policy, then you should shop for your product somewhere else.

Another rule of thumb is to look at the address bar when you are entering your personal information at checkout. If the address bar says **https** then it is a secure connection. If there's no "s," don't enter your credit card information.



What to Look For After You Purchase:

After the purchase is made, make sure to print out your receipt and order number, as well as the contact information provided. Should your order fail to arrive, keeping a paper trail of your online purchases gives you the needed information to notify your credit card company to dispute the charges made by the website.

Always review your credit card statement carefully each month, and notify your credit card company or bank immediately if you notice any charges you didn't authorize.



PRODUCT LIST

We offer all these financial products and services to fit your needs!

Checking Accounts

- Green - paperless checking
- Regular - basic checking account
- Essential - for lower-income members
- New Start - second chance checking
- MyChecking - free youth account for ages 15-17
- No Worries (coming soon) - free college account for ages 18-24

Savings Accounts

- Primary - smart, simple savings
- Holiday - easy way to save for holiday expenses
- Special Share - save for a special occasion such as a wedding, anniversary or vacation
- Share Certificates - federally insured with terms from 3 months to 4 years, \$1,000 minimum balance
- MoneyMaker - flexible and federally insured savings
- Preferred Money Market - earn a higher rate if you have a relationship with our Investment Group
- IRAs - Roth, regular and Coverdell IRA options available with Share Certificate and MoneyMaker

Loans

- Auto - new, used and refinance
- Green Auto - save .50% off your rate on a eco-friendly "green" vehicle
- Mortgage - first, second, home equity and HELOC, construction / lot loans and reverse mortgage
- Personal - signature, emergency, lines of credit, share secured and credit builder
- Business - specializing in commercial real estate
- VISA® Platinum Credit - low-rate, low-fee Platinum card with CU Rewards™ program available
- Online Application - apply for loans on our website 24 hours a day and receive an immediate decision

Insurance*

- Auto - save up to **\$1,035 a year** by switching to us
- Home - we'll get you all the protection you need
- Life - term, whole and mortgage protection
- Renters - protects your personal property and provides liability protection
- AD&D - covers you in the event of death or loss of a limb, sight, speech or hearing due to an accident
- Credit Life & Disability - pays off your loan in the event of death, makes your payments in the event of a disability
- Umbrella - get liability coverage above the limits of your auto and home policies
- Long Term Care - provides expanded coverage for long term care facilities

Investments**

- 401K Rollovers - many rollover options available
- Annuities, Mutual Funds and Brokerage Accounts - get income you need for retirement
- Financial Planning - local representatives are ready to personally assist you and your family's needs
- Retirement Planning - we'll help you plan income strategies and inheritance strategies

Free Online Services

- Online Banking - view your accounts, transfer funds, apply for loans and more
- Online Bill Pay - pay bills online for free
- Mobile Banking - stay up-to-date with your account anywhere, anytime
- Mobile Bill Pay - pay bills on the go
- E-Statements - save paper and postage
- Video Tutorials - learn about important financial topics and tips on our web site
- Social Media - keep in touch with the credit union via Facebook, our blog and other online sites
- E Alerts - sign up for important e-mail account alerts via online banking

*Insurance products are not NCUA / NCUSIF insured and are not guaranteed or obligations of Nevada Federal Credit Union. Property, casualty and life insurance offered through Community Insurance Services of Nevada, LLC. **Products and services offered through CUSO Financial Services, L.P.(CFS), an independent broker-dealer and SEC Registered Investment Advisor, are not NCUA or NCUSIF insured, are not Credit Union guaranteed, and may lose value. Nevada Federal Credit Union is in partnership with CFS. Financial Advisors are employees of Nevada Federal Credit Union and registered through CFS.

Spring Cleaning Your PC



Update, Update, Update

Take the time to update your operating system, anti-virus and software. This will help your computer run faster and help protect you from the latest online threats.

Reboot

It has been recommended that some of the newer personal computers be left on if they are used frequently. If you do leave your computer on for long periods of time, it helps to reboot periodically to reset the virtual memory that can build up with fragments of data.

Temporary Fix

Make sure to remember to clean up your temporary Internet files and download files about once a month. Many of us forget that each web page that we view downloads files to our computers, and these files can sit and take up memory slowing us down.

Password Protection

Change your passwords quarterly to help protect yourself. While this might be quite the project, it is a great habit to get into, since new threats are always popping up online.

Clean Off the Dirt, Dust and Debris

Personal computer software isn't the only thing that you should clean periodically. Clean keyboards, mouse roller ball and monitors may not improve the speed of your computer, but they make the experience of using your computer much more enjoyable.

We've got you covered!

Courtesy Cash

(formerly Courtesy Pay)

Up to \$1,000!

If money is tight, our
Courtesy Cash program
has got you covered!

**Activate coverage
on your account
today!**

**Talk to a
Financial Service
Representative
now!**

IMPORTANT: Your account must meet credit union criteria for this service. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay if your account is not in good standing. There is no limit on the total fees we can charge you for overdrawing your account. Did you know we offer other overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices? To learn more, call, visit our website or speak with a Financial Service Representative at your nearest branch location.





Go Debit Card Crazy

C O N T E S T

Are you in **love** with your Nevada Federal debit card? Do you have what it takes to go **debit card crazy**?

If you answered **yes**, then you could win one of five great prizes. From May 1 – May 31, we're having a debit card swipe and sign contest and one of five great prizes could be yours. **To enter, simply use your debit card for your everyday purchases.** Fast food, groceries, gas, clothes or coffee — it all counts! The more times you swipe and sign and choose "credit," the more chances you have to win.



Five lucky members with the most eligible debit card transactions* during the month of May will win:

- 1st Place** most eligible transactions - win an **iPad 2** with Wi-Fi + 3G
- 2nd Place** second most eligible transactions - win a **PlayStation®3**
- 3rd Place** third most eligible transactions - win a **Flip Video** Ultra HD
- 4th Place** fourth most eligible transactions - win an **iPod Touch**
- 5th Place** fifth most eligible transactions - win an **Amazon Kindle**

You're already entered, so start shopping today and use your Nevada Federal debit card for every purchase! Don't forget to choose "credit" and sign for your transaction.

Good luck and go debit card crazy today!

For more information call, click or visit your local branch.

* Eligible transactions include signature-based purchases made with your Nevada Federal debit card. PIN-based transactions are excluded. Recurring and electronic transactions (such as online music stores) are also excluded. No purchase is necessary to enter nor do you need to have an account or make debit card transactions through Nevada Federal Credit Union. The more items you purchase with your NFCU Visa® Debit card using a signature transaction (not a PIN-based transaction), the more chances you have to win the contest. You do not need to fill out any additional forms, nor will any additional forms be sent to you. If you do not wish to participate in the Contest you must e-mail marketing@nevadafederal.org or mail us at Debit Card Crazy Contest/Do Not Enter, 2645 South Mojave Road, Las Vegas, NV 89121, and instruct us not to include you. If you desire additional entries to enter the Contest other than through making signature transactions, or as a Visa® Debit cardholder, print your name, address and telephone number on a 3x5 card. Send the card to Debit Card Crazy Contest, 2645 South Mojave Road, Las Vegas, NV 89121. There is no limit to the number of entries you can send. Each entry must be mailed separately and cannot be mechanically reproduced. Entries must be postmarked by May 31, 2011. Entries will not be acknowledged or returned. Nevada Federal Credit Union employees, officers or directors of either shall not be responsible for lost, misdirected, incomplete or illegible entries. Read complete contest rules at nevadafederal.org. iPad and iPod are registered trademarks of Apple, Inc. Playstation is a registered trademark of Sony Computer Entertainment, America, LLC. Flip Ultra HD is a registered trademark of Cscso. Kindle is a registered trademark of Amazon.com, Inc.