



SUMMER
2011

Join us for our 6th Annual Installation Appreciation Day!



Belvoir Federal Credit Union would like to cordially invite you to our **6th Annual Installation Appreciation Day on Saturday, July 23, from 11 a.m. to 2 p.m. between the Post Exchange and Commissary.** Belvoir Federal hosts this yearly event to honor Fort Belvoir's military and civilian community.

Join us as we celebrate Fort Belvoir with fun attractions, food, celebrities, music, and fun! **Also, come out to see former football tight end Doc Walker, DC's Favorite Cheerleaders and enter to win a cruise along with many other cool prizes!** ■

More info at:
www.BelvoirCreditUnion.org/iad2011



News Update: New Branch at Mark Center and NGA Buildings

Belvoir Federal is welcoming all the new agencies moving to the Fort Belvoir Installation as a part of the Base Realignment and Closure Act (BRAC). For more information visit www.BelvoirCreditUnion.org/welcome-brac. In addition to opening a new branch at the Mark Center building, we are pleased to announce that a new branch will be opening within the National Geospatial-Intelligence Agency building. Both branches will be full service locations collectively serving over 14,000 employees. The branches are expected to open by sometime in early August.

For the last 65 years, Belvoir Federal has proudly served the Fort Belvoir community and our members worldwide. While our branch network continues to expand, it is important to remind you that we have the capability to serve you wherever, whenever. From applying for loans, to adding additional products and services, and paying bills, you can conduct most of your business online 24/7. If you have any questions, concerns, or comments please e-mail me at CEO@belvoirfcu.org. ■



PATRICIA S. KIMMEL
PRESIDENT/CEO

STAYCATION OR VACATION?



EITHER WAY, A LINE OF CREDIT IS A WAY TO PAY!

as low as **7%***
APR

A line of credit from \$5,000 to \$25,000. For more information, please visit BelvoirCreditUnion.org/sizzling.

SCAN
ME WITH
YOUR
SMARTPHONE!



7% fixed APR applies to initial advances taken by August 31, 2011. Any additional advances will receive the then variable APR (currently 7.75%) being offered for the Gold Star Line of Credit, subject to increase based on prime as stated in the Wall Street Journal.

HOME EQUITY ADVANTAGE NOW IS THE TIME!

rates as low as

2.99%*
APR

Make home improvements, send children to college, pay down debt, go on vacation with this 5 year term Home Equity Advantage Loan. Plus, you may be able to receive tax write off benefits.

For more information, please visit BelvoirCreditUnion.org/homeequity.



A \$10,000 loan for a 5 year term will yield a monthly payment of \$179.67. Maximum loan to value is 90%. Percentage may change or be adjusted to accommodate market conditions. For tax advice seek a tax professional.

DISCLOSURE NOTICES

NOTICE OF CHANGES IN TEMPORARY NCUA INSURANCE

COVERAGE FOR TRANSACTION ACCOUNTS - All funds in a “noninterest-bearing transaction account” are insured in full by the National Credit Union Administration through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA’s general share insurance rules.

The term “noninterest-bearing transaction account” includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does not include any transaction account that may earn interest or dividends, a negotiable order of withdrawal (“NOW”) account, money-market deposit account, and Interest on Lawyers Trust Account (“IOLTA”), even if share drafts may be drawn on the account. ■

EXPEDITED FUNDS AVAILABILITY ACT - The Expedited Funds Availability Act (Act) sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. An amendment to the Act provides that this minimum amount must be increased from \$100.00 to \$200.00.

Effective July 21, 2011, the Belvoir Federal Credit Union Funds Availability Policy Disclosure is amended as follows:

AVAILABILITY OF OTHER CHECK DEPOSITS — The first \$200.00 from a deposit of other checks will be available by the first business day after the day of your deposit. The remaining funds will be available by the second business day after the day of your deposit. For example, if you deposit a check of \$700.00 on a Monday, \$200.00 of the deposit will be available by Tuesday. The remaining \$500.00 will be available by Wednesday.

CASH WITHDRAWAL LIMITATION — We place certain limitations on withdrawals in cash. In general, \$200.00 of a deposit is available for withdrawal in cash by the first business day after the day of deposit. In addition, a total of \$400.00 of other funds becoming available on a given day will be available for withdrawal in cash at or after 9:00 p.m. that day. Any remaining funds will be available for withdrawal in cash by the following business day. Please retain this amendment with the original Funds Availability Policy Disclosure provided to you. You are welcome to contact the Credit Union with any questions you may have regarding this change. ■

For branch locations and hours, current deposit and loan rates, or more about us, please visit our web site at www.BelvoirCreditUnion.org.

Mailing Address (for all branches)

Belvoir Federal Credit Union
14040 Central Loop
Woodbridge, VA 22193-1438

Phone Numbers (for all branches)

Mon-Fri: 9 AM - 5 PM
Sat: 9AM - 1PM
Local (703) 730-1800
Metro (703) 551-0001
Toll Free 1-888-503-2328
Fax (703) 730-1410
TDD (703) 781-4624

24-Hour Loan Applications

1-877-827-3678

24-Hour ATIRACreditSM Platinum MasterCard[®] Info

888-428-4721

E-Mail Address

ContactCenter@belvoirfcu.org

Editor

Ken Worthey, Jr.

President/CEO

Patricia S. Kimmel

Notices

CHANGE IN TERMS

Effective August 1, 2011, the \$5 credit union teller check fee will apply to all members

JOIN US FOR INSTALLATION APPRECIATION DAY:

Saturday, July 23rd, 2011
11PM - 2PM at the parking lot between the
Commissary and Post Exchange

WE WILL BE OPENING AT 11AM DUE TO STAFF TRAINING ON:

Tuesday, July 26th, 2011

WE WILL BE CLOSED ON:

Monday, July 4th, 2011
In observance of Independence Day

Monday, September 5th, 2011
In observance of Labor Day

NEW EXECUTIVE COMMITTEE

Alfred Rudolph, Chair
Lee Gazzano, Vice Chair
Leslie Poole, Treasurer
Candi Johnson, Secretary

LET US KNOW BEFORE YOU GO ON YOUR NEXT TRIP...

Belvoir Federal Credit Union participates in a Fraud Protection system that monitors your Debit MasterCard[®] transactions.

Spending outside of your normal geographical area, unusual and excessive use of a card, or transactions done in a foreign country could trigger a fraud alert on your account. As a result, your debit card service may be interrupted.

For the protection and safety of your account we ask that you contact us if you are travelling out of state or to a foreign country. Simply call us at 703.730.1800 and we will ensure your service remains uninterrupted. Thank you, and happy travels!

THE BOTTOM LINE AS OF MAY 31, 2011

Members	26,604
Shares	\$250,691,630
Loans	\$180,375,187
Assets	\$276,204,777

**Federally Insured by the
National Credit Union Administration.**