

July 2010



"Always Ready To Serve Since 1956"

# THE BEACON



309 County Street  
P.O. Box 1337  
Portsmouth, VA 23705  
Local 757.397.1234  
Toll-Free 800.659.1850  
Fax 757.393.9447

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

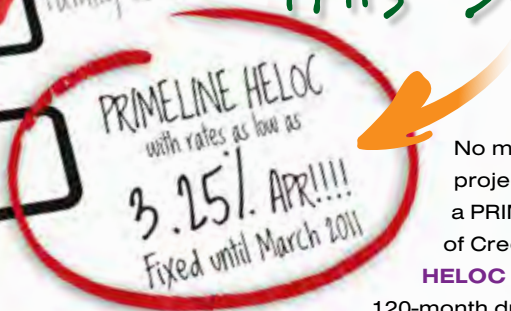
**GFCU Platinum VISA**  
it's what should be  
in your wallet!



AMERICA'S  
**CREDIT UNIONS™**  
*Where people are worth more than money.™*

- fix roof
- fix wiring & plumbing
- new refrigerator
- replace kitchen windows
- family vacation
- PRIMELINE HELOC

## Knock Out Your To-Do List this Summer!



No matter what your summer projects entail, turn to GFCU for a PRIMELINE Home Equity Line of Credit. A GFCU **PRIMELINE**

**HELOC** provides you with up to

120-month draw period and up to

80% LTV (higher LTV available at higher rates), and your interest may be tax deductible (consult your tax advisor).

Rates may never be this low again! Give us a call at **(757) 397-1234**, stop by or visit [www.Guardianfcu.org](http://www.Guardianfcu.org) to apply today.



\* Rate based on Wall Street Journal Prime + applicable margin, loan-to-value, credit history and amount requested. Your rate will remain fixed at the initial rate through 3/31/11 and will vary with Prime thereafter.

Small Saver Certificate only at GFCU

# Greenbrier Branch To Close

In today's economy, every business is looking at how they can save money, cut costs and adapt to meet the service demands of their customers. Guardian FCU is no different. We have scrutinized our expenses, searched for cost savings, listened to our member's service demands and sought out the most efficient and cost effective means to better meet the needs of our membership in an environment that today, demands more and more technology.

Our Greenbrier branch opened in 1992 to a warm member reception. In the years since, member usage has declined as our members came to rely on service delivery channels other than the traditional credit union branch office. We've listened to our members as they have told us how they would like to access their services with Guardian. In response to both the change in the economic environment and member desires, Guardian is making the commitment to serve our members not only with appropriate brick and mortar branches but also with digital services accessed by desktop, laptop or mobile device. In order to bring these new products and services to our membership we have had to make the difficult decision to close the Greenbrier branch. Greenbrier's last day of business will be Friday, July 30, 2010.

Recognizing that the closure may work a hardship for our Greenbrier membership, we have located several ATMs close to the branch that can be used free of any fees. These ATMs are located at:

- **Credit Union Service Center**  
677 N. Battlefield Blvd. Chesapeake, VA
- **7 - Eleven**  
713 Eden Way, Chesapeake, VA
- **7 - Eleven**  
828 Eden Way, Chesapeake, VA
- **Wa-Wa Food Market**  
720 Woodlake Drive, Chesapeake, VA
- **7 - Eleven**  
1729 Military Hwy. S., Chesapeake, VA
- **The Coast Guard Exchange ATM**  
*(The owner of this ATM may charge a surcharge).*

As always, Guardian members can use Credit Union Service Centers with no fee involved. There are four credit union service center locations within five miles of the Greenbrier Branch. Specific details can be found at [www.creditunionservicecenters.com](http://www.creditunionservicecenters.com). As a reminder, you can use your debit card using a pin-based transaction at most merchants and get cash back with your purchase absolutely free. You can still reach us by phone or in person at our other branches and *Call 24* and *My Accounts* are always available 24/7.

During the time leading up to the closure of Greenbrier we will be releasing our new and improved website, [www.Guardianfcu.org](http://www.Guardianfcu.org). Followed shortly by account create, an entirely new service that will allow new members to open and fund their Guardian account online. And by fall, existing members will also be able to add new services using account create whenever they wish, wherever they have internet access. At the same time we will be revamping our online bill payment system and lower the cost to members. We will also implement a new loan and membership origination system, which make obtaining a loan or opening an account quicker and more convenient for members. These are just the service improvements to be accomplished this year; there will be more to come in the succeeding years.

Our members have told us that they want to use Guardian on their terms, when, where and however they wish. Brick and mortar branches alone will not meet those wishes. While we acknowledge that change is sometimes difficult this is how our members have told us they want us to serve them. As always we will try our very best to meet our member expectations.

## 4th Annual Financial Literacy **BOOT CAMP** FOR YOUTH

How fit are you financially? Are you prepared to thrive in today's economy? Need Help? Join us for one of our Financial Literacy Boot Camps.

**Main Office in Portsmouth 10:00AM - 1:00PM**

July 14, 2010 • middle school age youth

July 15, 2010 • high school to college age youth

**Elizabeth City Branch Office 10:00AM - 1:00PM**

August 11, 2010 • middle school to college age youth

*Win a \$100  
9-Month Share Certificate!*

Attendees who are already members or become members the day of boot camp, will be entered into a drawing for a \$100 9-Month Share Certificate.



Please call **(800) 659-1850, (757) 397-1234, ext. 126** or **(252) 338-1681** for more details or to reserve your spot.

# GREAT WATER FRONT PROPERTY!



110 SWAN LANE, HERTFORD, NC 27944



2160 SQ FT, 2 BEDROOMS, 2 BATHROOMS, 3<sup>rd</sup> ROOM OVER GARAGE  
APPRAISED VALUE \$405,100.00

Contact Deanna Broyles at (252) 338-1681 or Bobby Wilkerson at (800) 659-1850, ext 123 for further details.

## 54th Annual Meeting

Guardian Federal Credit Union held it's 54th Annual Meeting at its main office located at 309 County Street, Portsmouth, Virginia on Wednesday, May 19, 2010.

During the meeting the following individuals were elected to Guardian's Board of Directors: **Maria R. Kattmann, Anthony B. Galloway, Sr. and Martha Smith.** Subsequently, the Board elected its officers for the upcoming year and they are: **Richard J. Losea, Chairman; Lewis Fisher, Jr., Vice Chairman and Steven D. Whitehead, Secretary/Treasurer.** All credit union Board members are non-compensated volunteers who freely give of their time so that we all can share in the benefits of credit union member-ownership.

Our Board members and all our volunteers deserve our thanks and support. If you see one of them, please offer them your thanks.

## GFCU Office Locations & Hours

All offices are open Monday thru Friday

### Main Office

Lobby 9:00 am - 1:30 pm & 2:30 pm - 5:00 pm  
Drive-in 9:00 am - 5:00 pm  
ATM

### USCG ISC Portsmouth, VA

Lobby 9:00 am - 1:30 pm & 2:30 pm - 5:00 pm  
ATM • Night Depository

### USCG FinCen Chesapeake, VA

Lobby 9:00 am - 1:30 pm & 2:30 pm - 5:00 pm

### USCG Support Center Elizabeth City, NC

Lobby 9:00 am - 1:30 pm & 2:30 pm - 5:00 pm  
Drive-in 9:00 am - 5:00 pm  
ATM



## CU SERVICE CENTERS.

### Locations & Hours

Also known as **Shared Branches**.  
Use them as you would a GFCU branch

**Monday-Friday 9:00 am - 7:00 pm**  
**Saturday 9:00 am - 5:00 pm**

### 4 Hampton Roads Locations with free ATMs

<b>Portsmouth</b> 5798 Churchland Blvd.	<b>Norfolk</b> 5957 E Virginia Beach Blvd.
<b>Chesapeake</b> 677 Battlefield Blvd.	<b>Yorktown (NN)</b> 1600 Geo. Wash. Mem. Hwy

**19 more locations in the greater Hampton Roads area**

**4,000+ locations in ALL 50 states and 7 other countries**  
Visit [www.cuservicecenters.com](http://www.cuservicecenters.com) to find the one nearest you

*GPS downloads are now available!*

## Financial Readiness Seminar Series

A series of FREE 1-hour seminars designed to prepare you for uncertain financial times.

**When:** 2nd Monday of each month  
**Where:** 309 County Street, Portsmouth  
**Time:** 5:30 to 6:30 PM

**July 12, 2010**  
*Reverse Mortgages*

**August 9, 2010**  
*Strategies to Protect Your Income (Disability & Life Insurance)*

**September 13, 2010**  
*Women and Finance*

**October 11, 2010**  
*Navigating the College Process*

RSVP to Jackie Cross by the preceding Friday  
**(757) 397-1234, ext. 126.**

## SHARE DRAFT CHECKING

- No minimum balance
- No monthly fees
- Free Internet access (MY ACCOUNTS)
- Free phone access (CALL24)
- Free e-Statements with check images
- Free VISA Debit Card

## SHARE SAVINGS ACCOUNTS

- Primary Shares
- Christmas Club
- Vacation Club
- IRA Shares
- Investment Club
- Investment Club +

## SHARE CERTIFICATES OF DEPOSIT

- Terms from 6 months to 60 months for savings and IRAs
- ADD2IT Share Certificate
- Bump Up + Share Certificate

## CONSUMER LOANS

- Apply in person, on the phone, by mail, on [www.Guardianfcu.org](http://www.Guardianfcu.org)
- New & Used Cars, Motorcycles
- New & Used Boats, Watercraft
- New & Used RVs
- Personal Loans & Lines of Credit
- VISA Credit Card
- Share Secured

## REAL ESTATE LOANS

- Apply in person, on the phone, by mail, on [www.Guardianfcu.org](http://www.Guardianfcu.org)
- 2nd Mortgage-terms from 60 to 180 months
- PRIMELINE Home Equity Line of Credit
- Mortgages – purchase money, refinance or pre-approval

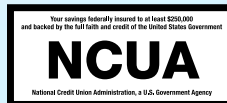
## FINANCIAL COUNSELING

At Guardian FCU, our focus is on your financial well-being. We are pleased to offer FREE financial counseling and wealth management to our members. Our program is COMDTINST 1740.3 approved for USCG presentation.

## Are You 10-17 Years Old?

You are now eligible to open your own **Guardian Angel Share Account** in your name alone! Also available are:

- Share Draft Checking
- VISA Debit & Credit Cards
- Share Certificates
- And much more!



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Your mortgage approved

at [www.Guardianfcu.org](http://www.Guardianfcu.org)