

October 2010



"Always Ready To Serve Since 1956"

THE BEACON



GUARDIAN
FEDERAL CREDIT UNION

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

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



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

Don't Roll the Dice with Your Credit Score

SAFEGUARD

Your Loan With Debt Protection

Debt Protection helps cancel or reduce your monthly loan payment or outstanding balance when a protected event occurs, allowing you to use your resources for other needs during a difficult time. You may protect your loan against the following events that could impact your ability to repay your loan:

DEATH | DISABILITY | INVOLUNTARY UNEMPLOYMENT

For as little as pennies a day, it is easy to have protection you can rely on when you need it most. Some of the features of Debt Protection include:

- **Easy enrollment** - a few simple health questions are required for some loans.
- **Fees that are included** with your monthly payment, so there are no extra bills to pay
- **Single and Joint protection** - ensuring that both you and your co-borrower have protected your obligation.

Help *preserve* your credit, sign up
for Debt Protection today!

This product is a contract between the consumer and the financial institution. The lender may waive or cancel the protected debt. Additional limitations and exclusions apply.



Small Saver Certificate only at GFCU

Tweens & Teens Learning About Money

Sandra Parker 13NEWS / WVEC.com



Jackie Cross has been a Financial Counselor at Guardian Federal Credit Union for several years. In that time, she realized many members, especially young ones, needed financial guidance.

Now, before children between ages 14 and 17 can open a checking account at Guardian, they must take a financial literacy class.

Each summer, Cross gives that class for any middle school, high school or college student who wants to learn about managing their money.



The students use beans and M & Ms to understand the concept of income and expenses. Cross says that helps them to visualize how money in and money out works.

"If we catch them now and teach them how to save, how to budget, teach them how to come up with a spending plan, then when they really start making money they won't fall into the trap that many adults fall into," she believes.



11-year-old Evvan Amos says the class also is giving him a better understanding of what his mother is going through as she tries to pay the bills.

"My mom always has stuff to pay and me asking for stuff, so I understand why she always can't give me everything," he said.

The one message Cross hopes the students leave with is to pay themselves first.

"I'd like them to have an idea, once they get any money, if it's \$5.00 or \$10.00, have a plan for it," she stressed.



Why Risk Your Good Credit Rating? Safeguard Your Loan With Affordable Debt Protection

In today's challenging economy it's crucial to make sure that every dollar you borrow is protected against life's uncertainties. Fortunately, our new Debt Protection product makes it easier and more affordable than ever to do just that.

For as little as pennies a day, Debt Protection cancels or reduces your monthly loan payment or outstanding loan balance when a protected event occurs.

- **Death** – Cancels or reduces your outstanding loan balance up to \$50,000 in the event of a covered death.
- **Disability** - Cancels or reduces your monthly loan payment up to \$750 per month in the event of a covered accident or illness.
- **Involuntary unemployment** — Cancels or reduces your monthly payment up to \$750 for a maximum of 6 months per occurrence with a total benefit of 12 monthly payments per loan when a member is involuntarily unemployed as defined by state unemployment statutes.

Enrollment is quick and simple, making it a "no-brainer" to choose peace of mind for you and your family.

Guardian FCU offers the following debt protection options to you for single and joint coverage (available for borrower and co-borrower only).

- Platinum Package:** Life and Disability Protection
- Gold Package:** Life and Involuntary Unemployment Protection
- Silver Package:** Disability Only Protection
- Bronze Package:** Life Only Protection

Show your loved ones you care. Check with your loan officer today to determine which protection options are best for you.

Please Note:

- **This product is optional** - Your purchase of Debt Protection is optional. Whether or not you purchase Debt Protection will not affect your application for credit or the terms of any existing credit agreement you have with Guardian Federal Credit Union.
- **Eligibility Requirements, Conditions and Exclusions** - There are eligibility requirements, conditions and exclusions that could prevent you from receiving Debt Protection benefits. You should carefully read your Debt Protection contract for a full explanation of the terms and conditions of the Debt Protection program.

This product is a contract between consumer and the financial institution. No benefits are payable to a consumer under this contract.

**FOR
SALE**

GREAT WATER FRONT PROPERTY!

110 SWAN LANE, HERTFORD, NC 27944



2160 Sq. Ft.

2 Bedrooms, 2 Bathrooms, 3rd Room Over Garage

Appraised Value \$405,100.00

Special financing terms for qualified buyers

Rate: 3% · Term: 15 Years

No Points · No Closing Costs

LTV: 80% + (for qualified buyers)

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



PRIVACY NOTICE

Guardian FCU, your member owned financial institution, is committed to provide you with financial products and services to meet your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by federal law to give you this notice. It describes our policies and practices that protect your privacy and enable us to share information to make available competitive financial products and services. If you have any questions after reading it, please contact us at **(800) 659-1850** or **(757) 397-1234** if you are calling from the Hampton Roads area.

Information We Collect And Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose all the information we collect, as described above, to companies that perform marketing or other service on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not allow these companies to sell member information we provide to other third parties.

We may also disclose information about you under other circumstances as permitted or required by law. These disclosures include information to follow your instructions as you authorize, to conduct the operations of the credit union, or to protect the security of our financial records.

Disclosure of Information About Former Members

If you terminate your membership with Guardian FCU, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

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 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

Portsmouth 5798 Churchland Blvd.	Norfolk 5957 E Virginia Beach Blvd.
Chesapeake 677 Battlefield Blvd.	Yorktown (NN) 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 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.

Where: ▶ 309 County Street, Portsmouth
Time: ▶ 5:30 to 6:30 PM

October 18, 2010

Navigating the College Process

November 8, 2010

Retiring or Laid Off, What To Do with Your Nest Egg

December 13, 2010

Getting Control of Your Cash Flow

RSVP to Jackie Cross by the preceding Friday at **(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
- New & Used Cars, Motorcycles
- New & Used Boats, Watercraft
- New & Used RVs
- Personal Loans & Lines of Credit
- VISA Credit Card
- Share Secured

REAL ESTATE LOANS

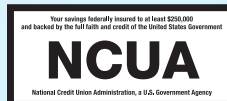
- Apply in person, on the phone, by mail, on www.Guardianfcu.org
- 2nd Mortgage-terms from 60 to 180 months
- PRIMELINE Home Equity Line of Credit
- Mortgages – purchase money, refinance or pre-approval

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.

Now Anyone Can Save And Get A Great Rate!

- 12-Month Small Saver
ADD2IT Share Certificate
- \$100 Initial Minimum Deposit
- Add to your share certificate with as little as \$20
- Very competitive rate
- GFCU exclusive, not available anywhere else



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Your mortgage approved at www.Guardianfcu.org