

"Thanks, New Generations, for helping us improve our quality of life by assisting us with our new home purchase! You are indeed a blessing to us!"
- Coye & Eleanor Briley



NEW GENERATIONS

FEDERAL CREDIT UNION
Financial Strength. Together.



New Generations FCU would like to recognize our member, Michelle Wilkins, LPN, for assisting a sick member in need. Thank you for your service!

OCTOBER • 2011

newgenfcu.org

MasterCard Coming this November!

At New Generations, we'll help you organize and manage your finances with **THE MASTER PLAN.**

Introducing our new MasterCard featuring:

3.99%APR* On Purchases **3.99%APR*** On Balance Transfers **3.99%APR*** On Cash Advances
All FIXED for 12 Billing Cycles**

*APR = Annual Percentage Rate.
**Afterwards, a low variable rate of 8.15% and 9.15% APRs will apply to Platinum and Platinum Rewards Cards.

Whatever you need, let MasterCard be your companion. You'll choose from a:

PLATINUM CARD

- Low interest rate
- Generous credit limits

PLATINUM REWARDS CARD

- Earns 1 point per every \$1 spent
- Points are redeemable for merchandise, travel and gift cards
- Receive 3,000 bonus points for conducting your first transaction
- Generous credit limits

PLATINUM SECURED CARD

- Helps rebuild or re-establish credit history
- Generous credit limits



Our **MasterCard** also features *MasterCard Global Service, MasterAssist® Travel Assistance Services, Master RoadAssist®, MasterRental® Insurance/CDW, and Purchase Assurance.*

Having a **PLAN** for your finances will allow you to *track* your monthly purchases, *evaluate* your spending habits and *budget* for important expenses at a low interest rate! Plus, for only \$10, you can customize the photo on your card, which can reduce the risk of identity theft and other mishaps when making purchases!

Stay tuned for updates!



To emphasize our teambuilding efforts at the credit union, our senior management team came up with an Apprentice competition comprised of employees from each of our various departments. The winning team created the campaign for our new MasterCard program. The credit union recognizes DeVaughn Boney, the team lead as our APPRENTICE!

Your New Generations **VISA** Debit Card Is Full Of Sweet Treats!

Your VISA debit card is more than a convenient alternative to check and cash transactions – it can be an invaluable link to your New Generations accounts, no matter where you are. When you use your debit card at any of our CU24 network of surcharge-free ATMs, your credit union debit card may be used as an ATM card to check your balance, to withdraw cash and transfer funds. Plus, members may make deposits at any CU24 ATM around the United States, and the funds will be deposited into their New Generations account! How convenient!



Convenient, simple and free, your **VISA** debit card packs a lot of benefits and is full of useful treats. Stop by the credit union or give us a call to get yours today!



WEST BROAD HYUNDAI
RICHMOND, VIRGINIA

Hyundai On-Site Car Sale

Friday, October 14, 11am-4pm • 1700 Robin Hood Road

If you're in the market for a new or pre-owned vehicle, come out to our upcoming car sale event on October 14 and select your new vehicle. A huge selection of new and used vehicles will be on-site the day of the sale!



West Broad Hyundai offers great pricing on all vehicles, with no haggle pricing and vehicles priced at \$500 over invoice!

With rates as low as **2.74% APR***

New Generations will get you riding in style!

Visit our home page and click on the **Research, Shop, Buy** tool to begin your vehicle search. Or, download the new AutoSmart mobile app to your iPhone and Android devices.

Get pre-approved today by calling our loan department at **804.359.8754** and select option 2.

*APR = Annual Percentage Rate. Offer valid through October 31, 2011. Other loan amounts are available. The APR shown on this offer is available on terms up to 60 months, and includes a .50% APR rate reduction for payroll deduction, automatic transfer, and a 20% down payment. Rates and terms are subject to change and are based on creditworthiness. You must be 18 years of age to qualify for a loan. Other rates and terms are available. Sample payment: A \$20,000 loan at 2.74% APR requires a monthly payment of \$379.17 for 60 months, including credit life and disability insurance.

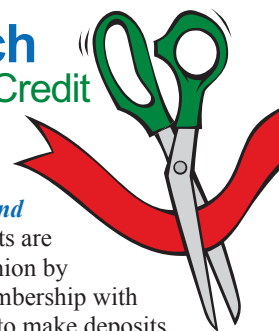


John Marshall Branch of New Generations Federal Credit Union Is Open for Business!

Our Student-Run Branch is now open and operating to service the needs of the students and faculty at John Marshall High School. Students are being encouraged to participate in their credit union by opening youth savings accounts to establish membership with the credit union. Students will only be allowed to make deposits, withdrawals, and transfers at the Student-Run Branch. All family members and members of the community must use our other five locations throughout Richmond.



This is the first-ever Student-Run credit union in Richmond Public Schools, and we're excited about making an impact in our local community. The credit union branch reinforces the partnership between New Generations and Richmond Public Schools and our commitment to building a stronger tomorrow through our youth.



Daylight Saving Time REMINDER

Daylight saving time ends Sunday, November 6 at 2:00 a.m. Please remember to set your clocks back one hour before you go to bed Saturday night.



Why Throw Away Your Money? \$ave with Sprint!

Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! New Generations FCU is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

- **10% off*** most regularly priced Sprint individual service plans
- **15% off*** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



Call **877.SAVE.4CU** (877.728.3428), click www.SprintSave4CU.com, or visit your nearest Sprint store. Just let them know you're a **credit union member** to get this exclusive discount. Ask to be attached to the NACUC_ZZM Corporate ID.

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

Over-the-Counter Sales of Paper Savings Bonds Ending in 2011

Customers can buy electronic bonds online at www.treasurydirect.gov

The U.S. Department of the Treasury will end over-the-counter sales of paper savings bonds on December 31, 2011, including sales through financial institutions and applications mailed directly to the Federal Reserve Bank by customers. This move is expected to save taxpayers an estimated \$70 million over the next five years.

Although paper bonds are being discontinued, electronic Series EE and Series I Savings Bonds will remain available for purchase via TreasuryDirect. This secure, web-based system, operated by the Bureau of the Public Debt, has been used by investors since 2002 to purchase savings bonds online.

Source: U.S. Department of the Treasury, Bureau of the Public Debt



Jingle All The Way Home With A Jingle Holiday Loan

Jingle is the sound of sleigh bells. Jingles are what we sing at Christmas. Jingle is the sound of money in your pocket. This holiday season, you can "jingle" all the way home after you get your **JINGLE** from your credit union. Our Jingle Holiday Loan will get you low payments with affordable terms. You'll receive:

12.00% APR*

12-MONTH TERM | LOAN AMOUNTS UP TO \$1,200

SAMPLE PAYMENT PLAN:

LOAN AMOUNT	\$1,200	\$500
LOAN RATE	12% APR*	12% APR*
TERM OF LOAN	12 Months	12 Months
MONTHLY PAYMENT	\$108.28	\$45.12

Fulfill your gift list, decorate your home, and make your holiday travel plans with the help of our Jingle Holiday Loan. Just call **804.359.8754**, option 2, or visit www.newgenfcu.org to apply.

*APR = Annual Percentage Rate. The payments shown above include credit life and disability insurance. Members may borrow less than \$1,200 and may qualify for a lower APR based on credit history for the 12-month term. All loans are subject to approval. Offer expires 12/31/11. Some restrictions apply. Call us for more details.



Christmas Club PAYOUT NOTICE!

If you're a Christmas Club account holder, your saving is about to pay off. Your accumulated savings and dividends will be transferred to your regular savings account on **Tuesday, November 1.**

Don't forget, after the transfer, your Christmas Club account will automatically renew itself for 2012. Payroll deductions and all deposits made through November 2012 will begin to earn interest; there's no need to re-enroll.

If you don't have a Christmas Club account yet, what are you waiting for? It's a great way to save all year so you can enjoy easy holiday spending money next year. Stop by the Credit Union and we'll help you get set up for 2012.

Trim Your Spending Habits

Are your spending habits costing your budget more than you can afford? Between the kids, your job, errands and chores, managing your finances may not rank top priority, but that doesn't mean it needs to sink to the bottom of your to-do list either. With these simple, easy-to-follow steps, you can set your finances back on the right track.

- **Make shopping harder.** Remove all but one credit card from your wallet – better yet, cancel them so you won't be tempted to overspend.
- **Change some everyday habits.** Whether you're addicted to lattes or clothes, plot out the most risk-free route to work, being careful to avoid expensive coffee shops or trendy boutiques.
- **Cut out convenience foods.** Purchase foods that are easy to divide into separate baggies and grab on the go, like baby carrots, nuts or crackers.
- **Convert to cash.** If you don't make purchases with a credit card it's impossible to spend more than you earn. The solution – use cash or your New Generations debit card for all purchases.
- **Only make returnable purchases.** This will allow you to reassess each purchase once the thrill of making the purchase has worn off.
- **Find spending substitutes.** Next time you get an urge to shop, turn to a hobby like yoga, painting, dancing, or surfing the web instead.



Text, Click, Join!

Did you know you can receive the latest New Generations updates and promotions by joining our Mobile Club or Email List? **It's easy!** Join our Mobile Club by texting "SAVE" to **80185**, or to join our email list, visit www.newgenfcu.org and click the *Email List* link.



Holiday Closings

- COLUMBUS DAY** | Monday, October 10
- THANKSGIVING** | Thursday & Friday, November 24 & 25
- CHRISTMAS (OBSERVED)** | Monday, December 26
- NEW YEAR'S (OBSERVED)** | Monday, January 2, 2012

October • 2011

LOCATIONS AND HOURS

newgenfcu.org

Thomas J. Amiss Center (Main Office)

1700 Robin Hood Road • Richmond, VA 23220

HOURS: Mon., Tues., Thurs. and Fri. 9:00 a.m. – 5:00 p.m.
Wednesday 10:00 a.m. – 5:00 p.m.

DRIVE-THRU: Monday – Thursday 8:00 a.m. 5:00 p.m.
Friday 8:00 a.m. – 6:00 p.m. • Saturday 9:00 a.m. – 12:00 p.m.

City Hall Office

900 East Broad Street, 16th floor • Richmond, VA 23219

HOURS: Mon., Tues., Thurs. and Fri. 9:00 a.m. – 5:00 p.m.
Wednesday 10:30 a.m. – 5:00 p.m.

East District Center ATM

701 N. 25th Street • Richmond, VA 23223

ATM only at this location; does not accept deposits

Hanover Medical Park ATM

8220 Meadow Bridge Road • Mechanicsville, VA 23116

*MOBI outside ATM; accepts deposits
MOBI inside ATM; does not accept deposits*



Federally Insured by NCUA



John Marshall High School (JMHS) Branch

Available only to students & faculty of JMHS



We are a part of the shared branch network. Just look for the "swirl" or visit www.cuservicecenter.com to search for a location near you.

Southside Office

141 E. Belt Boulevard • Richmond, VA 23224

HOURS: Mon., Tues., Thurs. and Fri. 9:00 a.m. – 5:00 p.m.
Wednesday 10:30 a.m. – 5:00 p.m.
Saturday 9:00 a.m. – 12:00 p.m.

DRIVE-THRU: Monday – Thursday 8:00 a.m. 5:00 p.m.
Friday 8:00 a.m. – 6:00 p.m.
Saturday 9:00 a.m. – 12:00 p.m.

Chesterfield Office

801 Branchway Road
Richmond, VA 23236

HOURS: Mon., Tues., Thurs. and Fri. 9:00 a.m. – 5:00 p.m.
Wednesday 10:30 a.m. – 5:00 p.m.

DRIVE-THRU: Monday – Thursday 8:00 a.m. 5:00 p.m.
Friday 8:00 a.m. – 6:00 p.m.
Saturday 9:00 a.m. – 12:00 p.m. at Chesterfield Office

Mechanicsville Office

6110 Mechanicsville Turnpike
Mechanicsville, VA 23111