



WINTER 2011



It is happening this year, we're ready!

How exciting! The Base Realignment and Closure (BRAC) changes are here, and Belvoir Federal is ready to serve the incoming 20,000+ DoD employees, government contractors, and other military and civilian officials. I will be bringing you a series of updates throughout this year on BRAC developments as it relates to our expansion efforts.

We will be encouraging this new pool of potential members to join Belvoir Federal and build relationships with us. However, our number one focus is providing YOU (our existing members) with the BEST member service possible. We have plans

to make it easier and faster to do business with Belvoir Federal.

We believe in making a difference in the lives of our members and we believe in bringing you the BEST products and services. Our CUXcel Checking account continues to be our most sought after account, paying nearly ONE MILLION DOLLARS in dividends and surcharge rebates to our member-owners.

Remember my promise to you, we can and will save YOU money. We can and will put money back in YOUR pocket when you build YOUR relationship with Belvoir Federal.■

HERE ARE SOME IMPORTANT AND EXCITING CHANGES COMING TO BELVOIR FEDERAL:

NEW BRANCH OPENING at the Washington Headquarter Services (WHS) Building at Mark Center. We will be serving 6,400 new employees at this location.

NEW DRIVE-THRU at our Fort Belvoir Branch, the drive-thru will open January 2011 and hours will be Mon – Friday (7AM – 3PM), Saturday (9AM – 1PM).

FORT BELVOIR COMMUNITY HOSPITAL, we will be adding new ATMs for 24/7 access, we will be serving 3,200 employees as well as the patients and visitors.

CONSOLIDATE YOUR HOLIDAY DEBT

- Better than most credit card rates
- Fixed rate for the life of the loan
- Make payments conveniently online

as low as **6.99%** APR
Maximum term 60 months

SIZZLING AUTO LOAN RATES

as low as **2.99%** APR
Plus, ask about GAP (Guaranteed asset protection) Insurance and extended warranties

Maximum term 36 months. Rate Includes Direct Deposit Discount.

IRAs

INDIVIDUAL RETIREMENT ACCOUNTS FOR EVERY LIFE STAGE

- Great Tax Advantages
- Start Your Retirement Plan
- Flexibility for a Growing Family
- Safe and Secure At Belvoir Federal

It's all here! Call one of our IRA specialists today at 703.730.1800 or stop by your nearest branch. You may also visit us online at www.BelvoirCreditUnion.org.

MEMBER'S SPOTLIGHT

Our Member's Spotlight program has reached its



one year anniversary! This quarter the spotlight is on Mr. and Mrs. Moser, long time Belvoir Federal members who enjoy CUXcel Checking, a Mortgage Loan and much more...watch the Moser's complete story at BelvoirCreditUnion.org/meet-us/member-testimonials.

Do you want to OWN your paycheck or OWE your paycheck?



A recent survey by myFICO.com showed that 40% of those surveyed listed credit card debt as their biggest worry going into 2011. Because so many consumers are in debt to some degree, I'd like to address the subject and offer some tools and resources that may be of help to you, our members.

Getting a handle on your debt can be a daunting task. The first key is to get organized. Gather statements, take inventory of monthly expenses, and develop an action plan. As part of your action plan, decide how you're going to save more and spend less in order to reduce your debt. The financial coaching section on our website has great resources to help you get started. Along with the resources on our website we offer free financial coaching to help you achieve greater financial wellness. This service can provide you with guidance for reducing your debt specific to your situation.

One thought to consider: Do you want to own your paycheck or owe your paycheck? Now is the time to get organized and on your way to becoming debt free. You can do it and Belvoir Federal is here to help! ■

Contact Kelli today to set up an appointment.

Kelli Jo Anthon, AFC, CHC
Financial Coach
703.730.1800 ext.5303
kanthon@belvoirfcu.org

Financial Coaching is an educational, self-help service that is FREE to our members. Kelli Jo Anthon is an Accredited Financial Counselor (AFC) and a Certified Housing Counselor (CHC), which means she can help you resolve your financial problems, provide clarity on financial issues, and help you pursue your financial goals.

We have even more resources available online at BelvoirCreditUnion.org/learn.

What's your New Year's resolution? How about doing more with investments...



Happy New Year! This is the perfect time of year to take a look at your investments with Belvoir Financial Services (BFS). BFS can help you with life insurance, disability, and long-term care as well as investment products that include mutual funds, annuities, stocks, and bonds.

Make one of your New Year's resolutions to visit a branch and sit down with a financial advisor for an in-depth look at your investment options. Whether you are a younger person looking to protect a growing family and plan for your financial future or a retiree seeking retirement income, a call to Belvoir Financial Services is a great way to start financial year! ■

Todd Holden
Financial Coach
(703) 489-0844
RTHolden@BelvoirFS.org

Not NCUA Insured. No Credit Union Guarantees. May Lose Value.

To set up an appointment stop by one of our branches or schedule online at:

www.belvoirfs.org

DID YOU KNOW?

Silver AMC Movie Tickets at Belvoir Federal are only \$6.00.

On average, every 3.2 seconds someone loses their identity.

Belvoir Federal's Identity Theft Protection by IdentitySecure offers: Credit/Debit Card and Social Security Number Monitoring, Triple-Bureau Credit Reports & Scores, Identity Theft Insurance, Identity Fraud Assistance, Neighborhood Reports, and much more! Visit BelvoirCreditUnion.org/eservices/id-protection to sign up TODAY!

We offer **GAP Insurance and Extended Warranties**. Before you spend thousands of dollars at the dealer, stop by our branch or call us to receive free quotes.

We offer **Premium Online Bill Pay with People 2 People money transferring power!** That's right, with Zash Pay you can now send money to anyone at any institution, fast, secure, and online! Plus, pay all your bills with the click of a button all in one place.

With **DEPOSIT EVERYWHERE** you can really deposit everywhere there is a computer. Simply log onto BOB (Belvoir Online Banking) and click on the Deposit Everywhere logo and follow the directions on the screen, once you're done online just mail us the check in the prepaid envelope we provide you when you enroll.

We have **FREE COIN COUNTERS** for members at our Mount Vernon, Woodbridge, and Fort Belvoir Branches.

REMINDER NOTICE WHEN VISITING OUR BRANCHES:



For safety and security reasons, NO HEADGEAR, NO SUNGLASSES, NO HOODS, NO CELL PHONE USE is permitted while inside our branch.

2011 Annual Meeting & Election Notice

The Nominating Committee has presented three candidates to fill three 3-year vacancies. Additional names may be added to the slate of candidates through the petition process (see below). If no further nominations are received, an election ballot will not be necessary. The three candidates will be considered elected by acclamation at the Annual Meeting on April 19, 2011.

If the credit union receives any nominations by petition, you will receive a ballot in March. Balloting will be conducted via the Internet and postal mail to allow all eligible members the opportunity to participate in this important process. Members may vote online by electronic ballots. This is the quick and simple way for you to cast your vote in the election!

Get information on the candidates, view your ballot, and just click on the candidates of your choice. It's that easy! You may also vote by mail. Details will be available on our web site at www.BelvoirCreditUnion.org and on the ballots which will be sent to eligible members in March. Results of the election will be announced at the **Annual Membership Meeting, scheduled for 5:30 PM on April 19, 2011 at the Fort Belvoir Golf Club on Fort Belvoir.** All members age 16 and over are eligible to vote in this election.

The names, qualifications and biographical data of the nominees may be found to the right. The names of all persons nominated by petition, and their qualification and biographical data, will be posted along with those nominated by the Nominating Committee in each credit union office by March 15, 2011.

If, at the time of the Annual Meeting, there is at least one nominee for each vacant Board position, nominations will not be allowed from the floor. In the event there is only one candidate for a position, the Chairman may take a voice vote or declare each nominee elected by general consent. ■

Nominations by Petition

If you would like to submit your name or the name of another member as a candidate for one of the vacant positions, please call 703.730.1800 ext.5167 or visit any branch office for information about nomination by petition.

The following information pertains to nominations by petition:
Nominations for any vacancy may be made by petition signed by at least 297 members of voting age.

Each nomination by petition shall be accompanied by:

- 1.) A certificate from the nominee stating that he or she is agreeable to nomination and will serve if elected to office.
- 2.) A brief statement of qualifications and biographical data in the form specified shall accompany each nomination by petition.

Any Belvoir Federal member at least 16 years of age is eligible to hold elective office. Nominations by petition must be filed with the Secretary of the Board no later than February 11, 2011. ■

Candidate Biographies

LEE D GAZZANO

DIRECTOR, BUSINESS DEVELOPMENT GS5 LLC



Credit Union-Member since early '70s. Served as Chair for Supervisory Committee and as Director for the MacDill Federal Credit Union. Current board member and Treasurer for Belvoir Federal. Employment-Retired 2006 US Army Officer with operational and acquisition management experience. Since retirement have held position as both a government employee and as a contractor providing acquisition program management expertise. Honors-Recipient of the NCUA Dora Maxwell award. Education- MBA University of Massachusetts, 1993, BA Business Management 1983, AAS in Banking and Financial Management 1979. Other-Board member of the American Red Cross; Board member and Treasurer of Virginia Patriot Guard Riders.

SCOTT H. MCGRATH

CHIEF CRYPTOLOGIC TECHNICIAN, USN



Chief Cryptologic Technician Interpretive, United States Navy, Operations NCOIC, Open Skies Division, Defense Threat Reduction Agency. Credit Union-Member since 1978; Board of Directors 2009 – present; Technology Committee 2007 – present; Membership Officer 2009 - present. Associate Director 2007 – 2009. Employment: Twenty-two years of Naval Service, currently serving at the Defense Threat Reduction Agency at Fort Belvoir, VA. Education: Bachelor of Science in International Relations & Russian Studies (Excelsior College), Advanced Diploma in Russian Language (Defense Language Institute) Other: Navy Command Financial Specialist 1992-2006; Navy Relief Financial Counselor – 2001-2005; Member of Chief Petty Officers Association, Fleet Reserve Association, Parent Teacher Organization.

ALFRED E. RUDOLPH

DIRECTOR, SECNAV EXECUTIVE DINING OPERATIONS AT THE PENTAGON



Director of the Secretary of the Navy (SECNAV) Executive Dining Operations at the Pentagon. Credit Union - Member since 1997; Associate Director 2001-2005; Director 2005 - present. Employment: Prior to his current assignment, Mr. Rudolph was the general manager at Fort Belvoir Officers' Club. His tenure included managing Army Morale Welfare and Recreation (MWR) in military clubs, hotels and food and beverage operations in the Federal Republic of Germany and the Republic of Korea and as the Chief, Community Operation Branch at the Military Ocean Traffic Management Command located in Bayonne New Jersey. His private sector experiences begin with Holiday Inn Crowne Plaza Hotels in Miami Florida and in Houston Texas. Education: Bachelors of Science Degree in Hospitality Management from Florida International University. Bachelors of Science Degree in Management Studies and a Masters in Organizational Management and Leadership. Graduate of the Army Management Staff College, Sustain Base Leadership and Management curriculum for Senior Executive and Military Officers.

Mortgage rates are rising!

Mortgage rates are rising. You can save money by locking in at a low rate today! Now is the time to get your total mortgage package from Belvoir Federal's Member Advantage Mortgage (MAM). We will walk you through every step of your mortgage loan process, ensuring you fully understand everything from your rate to your monthly payments. Our experienced mortgage consultants will guide you through what can be a complicated process, they will offer you expert advice, and answer any questions you may have. By the end of the process you will have made a trusted friend, someone we hope you would recommend your friends and family members to.

So are you ready to start shopping for a home yet? If so, one of your first steps to buying should be getting your preapproval. This gives you the flexibility to shop for a home within

your approved loan range. With Belvoir Federal's Member Advantage Mortgage, the process is quick, simple, and convenient. Simply visit www.memberadvantagemortgage.com/belvoir to get your preapproval in just minutes. We also believe you shouldn't have to worry about getting the best rate possible, that's why our BEST RATE GUARANTEE gives you that peace of mind. We will also make sure your mortgage fits into your current financial plan, so that your asset (savings) plan is stilling working for your future retirement and/or special needs.

We have three Mortgage Consultants that are working for you! Please feel free to contact any of them for more information on Belvoir Federal's Member Advantage Mortgage, or visit us online at memberadvantagemortgage.com/belvoir.

Tammy Bellione
703.585.4882

Wayne Schneberger
202.596.8259

John Springer
703.730.1800

contactcenter@belvoirfcu.org

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-BFCU
Fax (703) 730-1410
TDD (703) 781-4624

24-Hour Loan Applications

1-877-827-3678

24-Hour ATIRAccreditSM Platinum MasterCard[®] Info

888-428-4721

E-Mail Address

ContactCenter@belvoirfcu.org

Editor

Ken Worthey, Jr.

President/CEO

Patricia Kimmel

Notices

Effective January 1st, 2011 our Mount Vernon Branch will be closed on Wednesdays.

CHANGE IN TERMS

Effective January 1st, 2011 Basic Checking account holders over 25 years of age without an established relationship (direct deposit or loan product) will be charged a \$5 monthly fee.

Effective January 1st, 2011 there will be a \$1.50 fee at non-proprietary (Non Belvoir Federal) ATMs. Open a CUXcel or COMPASS Military Checking for FREE access to all ATMs nationwide, contact us for details.

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

Tuesday, January 25th, 2011

WE WILL BE CLOSED ON:

Monday, January 17th, 2011

In observance of Martin Luther King, Jr. Day

Monday, February 21st, 2011

In observance of President's Day

FOR UPCOMING SEMINARS & WEBINARS

Visit BelvoirCreditUnion.org and click on "Learn" or contact 703.730.1800 ext.5303.

THE BOTTOM LINE AS OF NOVEMBER 30, 2010

Members	27,595
Shares	\$242,068,229
Loans	\$183,335,111
Assets	\$266,826,422

Federally Insured by the
National Credit Union Administration.



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