

## Credit Card Balance Transfer Rates Just Got Better!

We are offering a great special on our Visa Platinum Credit Card Accounts. Qualified members can take advantage of our low rate of **4.99% A.P.R. on balances transferred to their Visa Platinum Credit Card Account at Nashville Post Office Credit Union from other institutions.** This offer is available during the months of January, February and March 2012 and the transfer rate will be effective until March 31, 2013.

**Our credit card account features include:**

- ◆ **NO ANNUAL FEE**
- ◆ **FREE LOAN PROTECTION INSURANCE**
- ◆ **LOW RATES**

*This is a great opportunity for you to get rid of higher rates at other institutions. Get rid of some of the stress in your life. We are here to help.*

\* A.P.R. = Annual Percentage Rate. Subject to credit approval. The regular card rate will be based on applicant's credit worthiness. The regular credit card rate will be applied to any balance transfer amount remaining on April 1, 2013. NPOCU reserves the right to decline to process any balance transfer request for any reason.



## Nashville Post Office Credit Union Certificate Program

### Great Certificate Rates

Terms 3 months to 30 months • Minimum Balance Requirements Penalty for Early Withdrawals  
Dividends Paid Monthly • Negotiable Rates on Deposits of \$100,000.00 or More

- ◆ **\$500.00 Certificates Also Available at Lower Rates**
- ◆ **IRA Certificates 12 Months to 30 Months**
- ◆ **All Certificate Rates are Subject to Change**
- ◆ **Contact Credit Union for Current Rates**

**COMING SOON...**

## Turbo Tax® Access from Virtual Branch!

Soon we will be able to offer Turbo Tax® Online from the menu in Virtual Branch. It's a fast, easy and economical way to prepare and file your tax returns. Some features of Turbo Tax® Online are:

**It's a fast, easy and economical way to prepare and file your tax returns.**

- \* **Offers easy, step-by-step instructions.**
- \* **Updated with new tax law changes.**
- \* **Safe and secure way of doing your taxes online.**

Watch our website for more updates about Turbo Tax Online®.



# The COURIER



AMERICA'S CREDIT UNIONS™

## INSIDE

2



### SEE PAGE 2

- Property Tax Notices
- Auto Purchase Special
- Credit/Debit Restrictions
- Home Equity Special

3



### SEE PAGE 3

- Christmas Club Accounts
- Christmas Loans
- Credit Union Checking Account
- Legal Notices

4



### SEE PAGE 4

- Credit Card Transfer Rates
- Turbo Tax Access
- 2011 Holiday Schedule
- NPOCU Certificate Program
- NPOCU Staff

## VISIT OUR WEBSITE

Keep up with your Credit Union news by visiting our website for current rates, promotions, new services, links & more. [www.npocu.org](http://www.npocu.org)

A QUARTERLY NEWSLETTER FOR NASHVILLE POST OFFICE CREDIT UNION

JANUARY 2012

## Board of Directors Election for 2012

The 2012 election for Board of Directors will be held at the Annual Meeting. Three Board of Directors positions are expiring. **The terms of Ed Bryan, Rick Veach and Shirley Watkins** are due to expire at that time and they are **seeking re-election.** Applications for nominations will be on our website at [www.npocu.org](http://www.npocu.org) or can be obtained at the credit union office.

All applications must be received by the nominating committee by **January 31, 2012.** The Board of Directors has appointed the following credit union members to serve on the nominating committee:

- Mr. Howard Shelton**
- Mr. Joe Absher**
- Mr. Don Talley**

Recommendations for nominees and applications for nominations can be sent by January 31, 2012 to:

*Nomination Committee*  
Nashville Post Office Credit Union  
P.O. Box 291233  
Nashville, Tennessee 37229-1233

## 87th ANNUAL MEMBERSHIP MEETING



Nashville Post Office Credit Union will hold our Annual Membership Meeting on Monday, February 20, 2012 (Presidents' Day). The meeting will be held at 1:00 P.M. at the Holiday Inn Select located at 2200 Elm Hill Pike, Nashville, Tennessee.

Our business meeting will be held, refreshments will be served and, as always, there will be drawings for numerous great prizes with one grand prize.

Mementos will be given to all who attend. This meeting is very important and is a great opportunity to learn more about your credit union and to visit with our staff and management. You can socialize with your friends and co-workers. It is always a lot of fun and everyone attending seems to have a great time. We always look forward to seeing all of you, answering your questions and getting to know you better. We think you will be enlightened by attending. See you at the meeting.

# NASHVILLE

Post Office Credit Union

Ms. Sharon Rader ..... Manager

### Board of Directors

Mr. John C. Beamer ..... President  
Mr. Edward W. Bryan ..... Vice President  
Ms. Louise Frierson ..... Secretary  
Mr. Wilbur Duncan ..... Treasurer

Ms. Shirley Watkins • Mr. Rick Veach • Mr. Joe Absher

Ms. Pat McCain ..... Courier Editor

Please mail all correspondence to: P.O. Box 291233, Nashville, TN 37229

Telephone Numbers: (615) 871-4221 or Toll Free at (800) 298-8878

Quick Response: (800) 789-4382 Website: [www.npocu.org](http://www.npocu.org)

## 2012 SCHEDULE OF HOLIDAY CLOSINGS

DATE	DAY	HOLIDAY OBSERVED
January 2, 2012	Monday	New Year's Day
January 16	Monday	Martin Luther King's Day
February 20	Monday	Presidents' Day
April 6	Friday	Good Friday
May 28	Monday	Memorial Day
July 4	Wednesday	Independence Day
September 3	Monday	Labor Day
October 8	Monday	Columbus Day
November 22	Thursday	Thanksgiving Day
November 23	Friday	Thanksgiving Holiday
December 24	Monday	Christmas Eve
December 25	Tuesday	Christmas Day
January 1, 2013	Tuesday	New Years' Day

## Property Tax NOTICES

Property Tax notices were sent out in October of 2011. If you have a Real Estate Loan with the credit union and pay your property taxes yourself please make sure you send or bring a copy of your receipt showing you paid your property taxes to complete your loan portfolio.

If we send in the taxes and insurance for you, please make sure to keep enough funds in your Escrow Account to cover the new assessments for the year. **THE FUNDS MUST BE IN YOUR ACCOUNT BEFORE WE CAN REMIT THE PAYMENTS FOR YOU.** If you have any questions regarding this matter, please contact our Mortgage Department.

## Auto Purchase Special

During the months of January, February and March 2012 we will be having a special on auto purchases. The rate during this promotion will be **3.50% A.P.R.** for new and used autos 2006 through 2012 models. We will lower the rate to 3.25% if the member chooses to have the loan paid by payroll deduction or automatic transfer. Take advantage of this special by finding the vehicle you want and financing it with Nashville Post Office Credit Union. See one of our loan officers for more details or to get pre-approved.



## Credit/Debit Card Restrictions

We are making all efforts to help you combat fraud and illegal transactions on your accounts. In an effort to combat fraud and illegal gambling, Nashville Post Office Credit Union may restrict and or block Debit and Credit Card access in certain countries. If you plan to travel outside of the United States, please contact us before your trip for assistance.

Your Debit/Credit Cards are constantly being monitored to detect unusual patterns that may be fraud. If potential fraud is detected, you will get a call from our card monitoring service.

With incidents of fraud on the rise, every member should be sure to check their statements every month. Call our Member Service Department if you need assistance.

## AUTO REFINANCE SPECIAL

For the months of January, February and March, 2012, we are offering an auto refinance special on automobiles that are financed at other institutions. This is a good time to get rid of that high rate you obtained when you purchased your vehicle. We are offering the low rate of **4.00% A.P.R.** on 2006 through 2012 models to members who qualify. The rate will be lowered to **3.75% A.P.R.** if the loan is paid by payroll deduction or automatic transfer. We will finance 100% of the balance owing. Contact one of our Loan Officers at the credit union for additional information. This can save you a lot of money.



*\*A.P.R. = Annual Percentage Rate. The term of the loan will be based on amount financed. The loan at the other institution must be current and in good standing to qualify. Excludes rewrites of current NPOCU loans. Other restrictions may apply.*



## Christmas Club Accounts for 2012

You can still start a Christmas Club Account for 2012. You can start now and continue to save up until October 31, 2012 for next Christmas. Just figure out the amount you will need for then and divide that amount by the weekly or monthly deposits you wish to make and the money will be available on November 1st when the funds are transferred from your Christmas Club Account into your regular Share Account for your convenience. You can make the deposits by automatic transfer, payroll deductions or cash deposits. It will make life more pleasant next season.

## Christmas Loans Still Available

We are continuing to offer our low rate Christmas Loans through January 31, 2012. The maximum amount is \$1,000 with terms up to ten months at the low interest rate of **8.00% A.P.R.** You can still take advantage of this low rate loan to pay off some of your holiday expenses and start the new year off right.

# HOME EQUITY SPECIAL

During the months of January, February and March 2012, we are offering the low interest rate of **5.00%** on Home Equity Loans. This rate will be fixed for ten years. In addition to lowering the rate, the credit union will pay for member's appraisals. This is a good time to consolidate your debts, do home improvements or just take a breather by doing a few things for yourself. Contact the Mortgage Loan Department for further details.



*\*The actual Annual Percentage Rate (APR) you will receive will be based upon the amount of the loan and finance charges. You will be informed of the annual percentage rate before you become contractually liable for the loan account. The rate is only good on new loans. Fees: \$50.00 application fee and a 1% origination fee will apply to all new Home Equity Loans. Other fees may apply, for example: flood determination fee and lien recording fee. Other restrictions may apply.*

## Tired of Checking Account Fees? Switch to a Nashville Post Office Credit Union Checking Account and Save!

Take advantage of one of our checking accounts for your financial needs. Some of the great features of our checking accounts include:

- ✓ **FREE Debit Card with NO Monthly Service Charge**
- ✓ **FREE Online Banking**
- ✓ **FREE Online Bill Pay**
- ✓ **FREE Box of Starter Checks**
- ✓ **Online Statements**
- ✓ **Direct Deposit**



Contact one of our Member Service Representatives for more information.

## LEGAL NOTICES

All legal notices, including Bankruptcy Notifications, need to be addressed to:

Sharon Rader, Manager  
Nashville Post Office Credit Union  
P.O. Box 291233, Nashville, Tennessee 37229-1233  
Email address: srader@npocu.org

