



VISA Credit Card Balance Transfers

We are now offering the special low rate of 5.99% A.P.R. on credit card balance transfers from other financial institutions. Qualified members can take advantage of our low rate during the months of January, February and March 2015 and the transfer rate will be effective until March 31, 2016.

Our credit card account features include:

- ◆ NO ANNUAL FEE
- ◆ LOW RATES

Take advantage of this special to get rid of higher rates at other institutions. We are here to help. If you don't have a Visa with Nashville Post Office Credit Union, now is the time to apply. You will be glad you did.

*A.P.R. = Annual Percentage Rate. Subject to credit approval. The regular card rate will be based on applicant's credit worthiness. The card rate will be applied to any balance transfer amount remaining on April 1, 2016. NPOCU reserves the right to decline to process any balance transfer request for any reason.

Annual Membership Meeting



Our 90th Annual Membership Meeting will be held on President's Day, February 16th, at 1:00 P.M. at the Holiday Inn Select, located at 2200 Elm Hill Pike, Nashville, TN 37214.

Our business meeting will be held, refreshments will be served, and drawings will be held for numerous great prizes with one grand prize. Everyone attending will receive some great give-away gifts. This is a great chance to meet our staff, Management, Board of Directors, as well as many of your co-workers and retired friends. You can have a voice in the election of Directors for the 2015 terms.

Many of our vendors will be on hand to meet you. There will be many door prizes to be given away, including a flat screen television. You must be present to win. We would like to see all of you there to share in the fun and festivities as well as receiving an Annual Report on the financial condition of your credit union.

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

Board of Directors Election for 2015

The 2015 election for Board of Directors will be held at the Annual Meeting. The terms of Mr. Rick Veach, Mr. Ed Bryan, and Ms. Shirley Watkins are due to expire. Mr. Ed Bryan and Ms. Shirley Watkins will seek re-election. Mr. Rick Veach will not seek re-election. Applications for nominations will be on our website at www.npocu.org or can be obtained at the credit union office. Applications must be received by the nominating committee by January 31, 2015. 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, 2015 to:

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



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

2015 SCHEDULE OF HOLIDAY CLOSINGS

DATE	DAY	HOLIDAY OBSERVED
January 1, 2015	Thursday	New Year's Day
January 19	Monday	Martin Luther King's Day
February 16	Monday	Presidents' Day
April 3	Friday	Good Friday
May 25	Monday	Memorial Day
July 4	Saturday	Independence Day
September 7	Monday	Labor Day
October 12	Monday	Columbus Day
November 26	Thursday	Thanksgiving Day
November 27	Friday	Thanksgiving Holiday
December 24	Thursday	Christmas Eve
December 25	Friday	Christmas Day
January 1, 2016	Friday	New Years' Day

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. Joe Absher • Ms. Ruth McCarver

Mr. Rick Veach • Ms. Shirley Watkins

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



Property Taxes

Property Tax notices were sent out in October 2014. If you have a Real Estate Loan with the credit union and pay your property taxes yourself, make sure you send or bring a copy of the receipt showing your taxes have been paid 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.

Credit/Debit Card Restrictions

In an effort to combat fraud and illegal gambling, we 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.



HOME EQUITY SPECIAL

During the months of **January, February and March 2015**, we are offering the low interest rate of **4.50% A.P.R.** on Home Equity Loans. This rate will be fixed for ten years. In addition to this low rate, we will lower the rate an additional .25% if the loan is paid on payroll deduction or automatic transfer. This is a great time to consolidate your debts, do home improvements, or just take a breather by doing a few good things for yourself. Contact the Mortgage Loan Department for more 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 amount. 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.*



Turbo Tax Access from Virtual Branch

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

- **It Is Fast**
- **It Is Easy**
- **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.



National Consumer Protection Week

March 1st through March 7th 2015

The 17th Annual National Consumer Protection Week (NCPW) is coming March 1st through March 7th, 2015. Nashville Post Office Credit Union is joining with federal, state and local governments to provide consumers with information on protecting their privacy, manage money and debt, avoid identity theft, and avoid frauds and scams. During NCPW we will have information in our credit union lobby on numerous consumer issues. Consumers may also go to the Federal Trade Commission's website, www.ftc.gov, to get helpful tips and advice.

Come visit us National Consumer Protection Week and get some great information and enter our drawing for a shredder.

National Consumer Protection Week Drawing Slip

Name _____
 Account # _____
 Home Phone # _____
 Cell Phone # _____

Auto Purchase Special

During the months of January, February and March 2015, we are offering great low rates on purchase of new and used autos 2009 through 2015 models with terms up to 60 months. You could get a rate as low as 1.99% A.P.R. The rate you receive will be based on your credit worthiness. Take advantage of these low rates. Apply at the credit union or online at www.npocu.org.

Electronic Banking Reminder

Our Virtual Branch home banking and Audio Response can be used to get balances on your accounts, transfer money, and many more services. However, if you have not used your Virtual Branch and/or your Audio Response account for more than 90 days then your access will be deactivated for security reasons. To reactivate your account, just call one of our Member Service Representatives.

Auto Refinance Special

For the months of **January, February and March 2015**, we are offering an auto refinance special on vehicles that are financed at other institutions. We will offer the low rate of **3.50% A.P.R.** on 2009 through 2015 models. The rate will be reduced by .25% to a rate of 3.25% A.P. R. if the loan is repaid on payroll deduction or automatic transfer. We will finance 100% of the balance owing and the repayment schedule will be based on the amount financed. This is a good time to get rid of the high interest rate you obtained when the vehicle was purchased.

**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.*



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: sharonr@npocu.org

Christmas Club Accounts for 2015

You can still start a Christmas Club Account for 2015. You can start now and continue to save up until October 31, 2015 for next Christmas. Just decide how much you want to save for next Christmas and divide that amount by the weekly or monthly deposits you wish to make. 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 deduction, 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, 2015. The maximum amount is \$1,000 with terms up to ten months at the low 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.