

# ANCHOR LINES



Spring 2017

[www.navigatorcu.org](http://www.navigatorcu.org)



**PROTECT YOURSELF!  
CHANGE YOUR  
PASSWORDS**

Navigator Takes  
a Layered Approach  
to Security

**BUSTING THE MYTHS OF ONLINE  
AND MOBILE BANKING**

Navigator Credit Union

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*Building a legacy of excellence for our members through service, commitment and substantial value.*

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Federally Insured by National Credit Union Administration



## Paying It Forward with Financial Education



Navigator Credit Union is firmly committed to making financial literacy training a key component of the education we provide to our members and the community. Establishing this core value ensures that we take advantage of every opportunity available to empower individuals to manage their money and make smart financial decisions.

In order to be considered financially literate, an individual should understand how to answer basic financial questions about money management, credit basics, setting financial goals, identity theft solutions and dealing with credit card debt.

### Expanding Financial Literacy

Even with all the financial information available, many Americans still struggle with making informed decisions and controlling their finances. That is why, during National Financial Literacy Month, we would like to highlight some of the things Navigator Credit Union is doing to expand financial literacy.

After years of providing financial training in the classroom, Navigator opened the **Alma Bryant Student Branch** providing access to financial services and instruction to students and faculty (see story and photos on opposite page.) We are extremely proud of this facility and look forward to watching the members it serves to grow in their financial understanding.

We offer **Bonzai! online financial education** to area schools that want to enhance their curriculum with practical real-life financial situations that teach students the importance of making wise financial decisions.

Navigator Credit Union also participates in the **Pathway to Possibilities (P2P)** program which educates all eighth grade students from the six Mississippi coastal counties. In 2016, nearly 4,000 eighth graders from all along the Mississippi Coast were treated to financial education through Navigator's "Game of Life" during the two-day event.

### Creating Empowerment for a Better Future

As you can see, we are dedicated to sharing information in order to create financial empowerment for everyone who is seeking a better future.

Respectfully,

Robert A. Fertitta  
President & CEO



*Nautical design featured in ultra-modern branch.*



*Three hanging banners highlight key Mission and Vision terms.*



*Navigator Credit Union employees are eager to help.*



*Ribbon-cutting ceremony held on February 7 celebrates branch's opening.*

## ABHS Student Branch Now Open

On February 7, Navigator Credit Union, in partnership with Alma Bryant High School, revealed a sophisticated space that will serve as the school's Financial Center for students and faculty.

The ultra-modern branch with a nautical vibe includes a non-traditional teller counter to conduct banking transactions, along with a learning area for students to engage with employees to understand more about personal financial management.

A major focal point of the branch is a series of three hanging banners that highlight key terms from Alma Bryant's Mission and Vision, blended with Navigator Credit Union's Guiding Principles.

Kathy Scarbrough, Chief Communications Officer for Navigator Credit Union, commented, "These banners represent the commitment of Navigator and ABHS to focus on the complete development of each student. This unique relationship has, at its core, the singular focus of preparing students who are positioned for success."

Alma Bryant High School Principal, Doug Estle, declared, "We are extremely grateful to Navigator Credit Union for the investment they have made to create a world-class financial center that will engage students in a stimulating environment."

Estle continued, "With this branch, student employees have the benefit of developing career, math and organizational skills



*Students from Alma Bryant High School participate in the opening.*

while their peers have the ability to open accounts and to learn firsthand the responsibilities of handling money."

Navigator Credit Union President & CEO, Robert A. Fertitta, echoed his sentiments, "There are very few skills that will impact students more than successfully learning how to manage their money. Increasing financial literacy is a high priority for our credit union, and we are pleased to share key information with students that they will use for a lifetime."

# Navigator Takes a Layered Approach to Security

**S**afeguarding your sensitive, personal information and helping to keep you safe from fraud and identity theft are top priorities at Navigator Credit Union. We use a layered approach to keeping your information secure and continuously enhance the controls that are in place.

Whether you're using online or mobile banking, you can enjoy secure access to your accounts. We safeguard your sensitive information across devices. The latest encryption technology helps prevent unauthorized access to your information. We also only support browsers that adhere to our high encryption standards.

## Combating Card Fraud

We work to protect you from card fraud with security features that help keep your information safe:

- Chip card technology protects your sensitive information from unauthorized use when you use your VISA Credit Card at a chip-enabled terminal.
- Fraud monitoring reviews how and where your card is used. The goal is to block potential fraud if abnormal patterns are detected.

- Zero liability protection gives you peace of mind knowing that you won't be held responsible for unauthorized transactions if your card is lost or stolen and you report it promptly.

## Rest Easy

It's comforting to know that Navigator Credit Union is looking out for your security, day and night. Please let us know if you have questions. We'd be happy to explain how you can most effectively partner with us in protecting your personal information.

# 5 Things the IRS Will Never Do

**T**ax season is stressful enough without the threatening and aggressive tactics of scammers impersonating the IRS. In recent years, thousands of people have lost substantial amounts of money, as well as precious personal information, to tax scams. Although you may think you're too savvy

to fall victim, it's important to remember that every year, criminals find new and creative ways to cheat you out of your money and identity.

Phone scams, in which a caller claiming to be a representative of the IRS demands payment of an unpaid balance, are one of the most popular methods of fraud. And scammers have a lot of practice sounding convincing. They may even have figured out how to make it look like the call is coming directly from the IRS on your caller ID.

Scam emails, another method of fraud favored by criminals, will make the claim that there was a problem with your tax filing or you're owed a refund in order to gain access to your personal information.

## Take Note of These Red Flags

How can you protect yourself from these scams? A little awareness can go a long way. Here are five things that the IRS will NEVER do:

- 1** Contact you via email, text message or social media without first mailing a bill.
- 2** Threaten to sue, arrest or deport you for nonpayment.
- 3** Demand you give a credit card number, Social Security number or other personal information over the phone or through email.
- 4** Require use of a specific payment method such as wired cash or a prepaid debit card.
- 5** Become belligerent. The IRS will never use threatening or profane language to intimidate you.

Learn about how Navigator Credit Union helps you protect your identity and personal information at [www.navigatorcu.org](http://www.navigatorcu.org).





## Protect Yourself! Change Your Passwords

**B**e honest, how often do you change your passwords? If you haven't changed them recently, it might be time for some "spring cleaning."

One reason why: When a company experiences a data breach and passwords are stolen, the breach may go unnoticed for months or years. Meanwhile, your account – and any that use the same password – could potentially be accessed by anyone. Changing your passwords frequently and using unique ones for every account will keep you one step ahead of hackers.

Need password creation tips? Security experts recommend passwords that are eight characters or longer. Don't incorporate any personal information, especially if it can be found with a Google search or is on social media. Instead, try using a phrase as a password, inserting numbers, symbols and capitalization to increase the complexity. For example, if your phrase is

"Open windows let birds in" you might make your password "OpenW1ndowsL3tBird5In!"

If remembering dozens of complicated passwords sounds impossible, try a password manager. It can generate and remember complex passwords for you, meaning you just need to remember one master password to access your accounts.

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***On May 4, celebrate World Password Day by changing your passwords. For more password security tips, visit the World Password Day website.***

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# Understanding Defined Benefit Plans

Provided by Jeffrey C. Hamm

**Y**ou may be counting on funds from a defined benefit plan to help you achieve a comfortable retirement. Often referred to as traditional pension plans, defined benefit plans promise to pay you a specified amount at retirement.

To help you understand the role a defined benefit plan might play in your retirement savings strategy, here's a look at some basic plan attributes. But since every employer's plan is a little different, you'll need to read the summary plan description, or SPD, provided by your company to find out the details of your own plan.

## What are defined benefit plans?

Defined benefit plans are qualified employer-sponsored retirement plans. Like other qualified plans, they offer tax incentives both to employers and to participating employees. For example, your employer can generally deduct contributions made to the plan. And you generally won't owe tax on those contributions until you begin receiving distributions from the plan (usually during retirement). However, these tax incentives come with strings attached — all qualified plans, including defined benefit plans, must comply with a complex set of rules under the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code.

## How do defined benefit plans work?

A defined benefit plan guarantees you a certain benefit when you retire. How much you receive generally depends on factors such as your salary, age and years of service with the company.

Each year, pension actuaries calculate the future benefits that are projected to be paid from the plan, and ultimately determine what amount, if any, needs to be contributed to the plan to fund that projected benefit payout. Employers are normally the only contributors to the plan. But defined benefit plans can require that employees contribute to the plan, although it's uncommon.

You may have to work for a specific number of years before you have a permanent right to any retirement benefit under a plan. This is generally referred to as "vesting." If you leave your job before you fully vest in an employer's defined benefit plan, you won't get full retirement benefits from the plan.

## How are retirement benefits calculated?

Retirement benefits under a defined benefit plan are based on a formula. This formula can provide for a set dollar amount for each year you work for the employer, or it can provide for a specified percentage of earnings. Many plans calculate an employee's retirement benefit by averaging the employee's earnings during the last few years of employment (or, alternatively, averaging an employee's earnings for his or her entire career), taking a



**Jeffrey C. Hamm, CRPC®**  
Vice President,  
Wealth Management

specified percentage of the average, and then multiplying it by the employee's number of years of service.

Note: Many defined benefit pension plan formulas also reduce pension benefits by a percentage of the amount of Social Security benefits you can expect to receive.

## How will retirement benefits be paid?

Many defined benefit plans allow you to choose how you want your benefits to be paid. Payment options commonly offered include:

- **A single life annuity:** You receive a fixed monthly benefit until you die; after you die, no further payments are made to your survivors.
- **A qualified joint and survivor annuity:** You receive a fixed monthly benefit until you die; after you die, your surviving spouse will continue to receive benefits (in an amount equal to at least 50 percent of your benefit) until his or her death.
- **A lump-sum payment:** You receive the entire value of your plan in a lump sum; no further payments will be made to you or your survivors.

Choosing the right payment option is important, because the option you choose can affect the amount of benefit you ultimately receive. You'll want to consider all of your options carefully, and compare the benefit payment amounts under each option. Because so much may hinge on this decision, you may want to discuss your options with a financial advisor.

## What are some advantages offered by defined benefit plans?

- Defined benefit plans can be a major source of retirement income. They're generally designed to replace a certain percentage (e.g., 70 percent) of your preretirement income when combined with Social Security.
- Benefits do not hinge on the performance of underlying investments, so you know ahead of time how much you can expect to receive at retirement.



an individual retirement account (IRA) or to your new employer's retirement plan.

## What You Should Do Now

It's never too early to start planning for retirement. Your pension income, along with Social Security, personal savings and investment income, can help you realize your dream of living well in retirement.

Start by finding out how much you can expect to receive from your defined benefit plan when you retire. Your employer will send you this information every year. But read the fine print. Estimates often assume that you'll retire at age 65 with a single life annuity. Your monthly benefit could end up to be far less if you retire early or receive a joint and survivor annuity. Finally, remember that most defined benefit plans don't offer cost-of-living adjustments, so benefits that seem generous now may be worth a lot less in the future when inflation takes its toll.

Here are some other things you can do to make the most of your defined benefit plan:

- Read the summary plan description. It provides details about your company's pension plan and includes important information, such as vesting requirements and payment options. Address questions to your plan administrator if there's anything you don't understand.
- Review your account information, making sure you know what benefits you are entitled to. Do this periodically, checking your Social Security number, date of birth, and the compensation used to calculate your benefits, since these are common sources of error.
- Notify your plan administrator of any life changes that may affect your benefits (e.g., marriage, divorce, death of spouse).
- Keep track of the pension information for each company you've worked for. Make sure you have copies of pension plan statements that accurately reflect the amount of benefits you're entitled to receive.
- Watch out for changes. Employers are allowed to change and even terminate pension plans, but you will receive ample notice. The key is, read all notices you receive.
- Assess the impact of changing jobs on your pension. Consider staying with one employer at least until you're vested. Keep in mind that the longer you stay with one employer, the more you're likely to receive at retirement.

For more information regarding investment options, contact Jeff Hamm at **228-474-3427**.

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- Most benefits are insured up to a certain annual maximum by the federal government through the Pension Benefit Guaranty Corporation (PBGC).

## How do defined benefit plans differ from defined contribution plans?

Though it's easy to do, don't confuse a defined benefit plan with another type of qualified retirement plan, the defined contribution plan (e.g., 401(k) plan, profit-sharing plan). As the name implies, a defined benefit plan focuses on the ultimate benefits paid out. Your employer promises to pay you a certain amount at retirement and is responsible for making sure that there are enough funds in the plan to eventually pay out this amount, even if plan investments don't perform well.

In contrast, defined contribution plans focus primarily on current contributions made to the plan. Your plan specifies the amount you're entitled to contribute each year (contributions made by either you or your employer), but your employer is not obligated to pay you a specified amount at retirement. Instead, the amount you receive at retirement will depend on the investments you choose and how those investments perform.

Some employers offer hybrid plans. Hybrid plans include defined benefit plans that have many of the characteristics of defined contribution plans. One of the most popular forms of a hybrid plan is the cash balance plan.

## What are cash balance plans?

Cash balance plans are defined benefit plans that in many ways resemble defined contribution plans. Like defined benefit plans, they are obligated to pay you a specified amount at retirement, and are insured by the federal government. But they also offer one of the most familiar features of a defined contribution plan: Retirement funds accumulate in an individual account (in this case, a hypothetical account).

This allows you to easily track how much retirement benefit you have accrued. And your benefit is portable. If you leave your employer, you can generally opt to receive a lump-sum distribution of your vested account balance. These funds can be rolled over to

# 'Honey, Will You Open a Joint Account with Me?'

**T**here are big steps in every relationship. Meeting each other's parents. Going on a trip together. ... Opening a joint checking account? Indeed, deciding to open a joint account can be a significant commitment. And there are some very practical benefits to having one. But joint accounts aren't a good fit for every couple. Learn why opening a joint account may or may not make sense for you and your partner.

## Why It May Make Sense

### **A shared account is convenient for shared expenses.**

Some couples may use a joint account for most expenses, while others may only use the account for bills such as rent and utilities.

**Pooling your income and expenses makes your finances clearer.** When you both use the joint account for almost everything, it allows you to see your cumulative financial standing at all times. Plus, discussions about money become a lot easier when there's a level of transparency to begin with.

**When there's an emergency, money can be more easily accessed.** If there's a situation where you need access to your partner's money, such as if he or she's been hospitalized, then sharing the same account can prevent bills from becoming long-standing debts.

## Why It May Not Make Sense

**Your spending habits may not be compatible.** If one of you tends to spend more than the other, you may run into conflict. By keeping separate pools of money, you can worry less about spending your fair share and more about managing your own money.

### **A joint account may be susceptible to debt collection.**

Creditors may attempt to levy your joint account to settle debts, even if only one of you owes money. Note that this can only be done if you're unmarried or are married and live in certain community property states.

**You could face taxes for withdrawing too much.** If the joint account started as an individual account, then the newly added account owner could have to pay a gift tax if he or she withdraws too much (\$14,000 in 2017).

Thinking of opening a joint account or adding someone to your account? Contact our member service center at **228-475-7300** or visit any branch location to learn more about joint account benefits.





Snippets

## Spotlight on ... Mother's Day

Celebrations honoring mothers can be traced back to the ancient Greeks and Romans.

The Mother's Day holiday as we know it was created in 1905 by Anna Jarvis, who thought all mothers deserved a special day for the sacrifices they make for their children.

In 1914, President Woodrow Wilson officially established the second Sunday in May as Mother's Day.

By the 1920s, marketers selling cards and flowers began cashing in on Mother's Day. Jarvis was so repulsed by the commercialism she spent the rest of her life lobbying the government to remove Mother's Day from the American calendar.

Americans spent an average of \$172 on Mother's Day gifts in 2016.\*

\* Source: National Retail Association.

### RECIPE

## Carrot Cookies

Sneak some veggies into your treats with a healthier spin on oatmeal cookies.

Number of servings: 30

### Ingredients

½ cup margarine (soft)	¼ teaspoon baking soda
1 cup honey	¼ teaspoon salt
1 cup carrot (grated raw)	1 teaspoon cinnamon
2 egg whites (well-beaten)	2 cups oatmeal, quick cooking (raw)
2 cups flour (all purpose)	1 cup raisins
2 teaspoons baking powder	



### Directions

1. In a large bowl, cream together margarine and honey. Stir in carrots and egg whites.
2. Stir together flour, baking powder, baking soda, salt, cinnamon, oatmeal and raisins. Gradually stir flour-oatmeal mixture into creamed mixture, just until all flour is mixed. Do not over mix.
3. Drop from teaspoon on greased baking sheet. Flatten slightly and bake at 350° for 10 minutes, or until lightly browned.

Per serving: 130 calories, 3.5g total fat, 1g saturated fat, 0mg cholesterol, 105mg sodium, 24g carbohydrates, 1g dietary fiber, 13g sugar, 2g protein, 15 percent vitamin A, 0 percent vitamin C, 2 percent calcium, 4 percent iron.

Recipe courtesy of the U.S. Department of Agriculture, [recipefinder.nal.usda.gov](http://recipefinder.nal.usda.gov).



# Busting the Myths of Online and Mobile Banking

Over half of all U.S. adults use online banking services.\* Are your concerns about banking online stopping you from joining in? You may be surprised to learn it's more secure than ever and virtually anything that can be done in-person can now be done, well, virtually. Take a moment to assuage your fears and dispel some myths of digital banking:

**Myth:** My banking information is at risk when it's sent over the internet.

**Reality:** Federal laws and regulations require financial institutions to keep customer information secure and confidential.

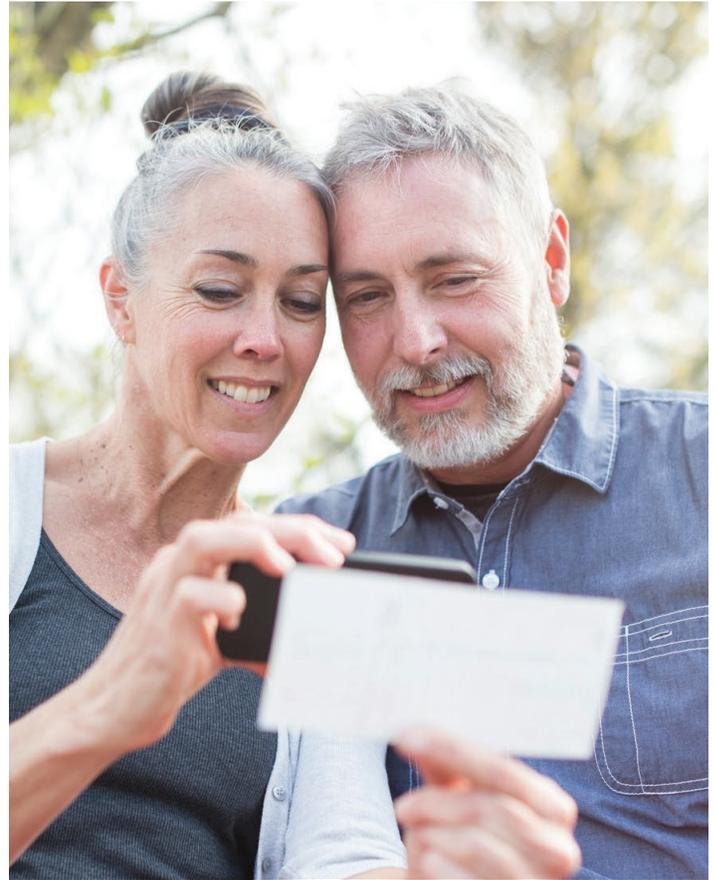
On your end, as long as you're on a secure internet connection (such as a home or work network), have anti-virus software and are on your financial institution's website or app, then your information shouldn't be at risk. To be sure you're on an official and secure website, manually type in the web address instead of clicking a link. You should also look for an "https:" (the "s" stands for "secure") or a small lock icon next to the web address. To ensure your app is safe, always keep it updated to the latest version.

**Myth:** I'll be charged extra fees for banking online.

**Reality:** It doesn't cost banks and credit unions as much to maintain online services as it does to operate and staff physical branches. We don't charge any extra fees for basic online services.

**Myth:** I still need to go to a branch or ATM to deposit checks.

**Reality:** Navigator Credit Union offers mobile check deposit for smartphones and tablets. Using our mobile app, you can snap a photo of a check's front and back and have it deposited into your account without ever leaving home.



*Ready to try online banking? Visit [www.navigatorcu.org](http://www.navigatorcu.org) for more information on Navigator Credit Union's online services and get started today.*

**Myth:** I can't communicate with an actual person when I bank online.

**Reality:** True, you don't get face-to-face interaction unless you visit a branch. However, phone support is available so you can get assistance during normal business hours.

\* Source: Pew Research Center.



# Navigator Adopta un Método de Seguridad por Niveles

See article in English on page 3

**V**elar por la seguridad de su información personal y ayudar a mantenerlo protegido contra el fraude y el robo de identidad son nuestras principales prioridades en Navigator Credit Union. Utilizamos un método por niveles para mantener protegida su información y mejoramos continuamente los controles establecidos.

Ya sea que use la banca móvil o en línea, usted puede disfrutar de un acceso seguro a sus cuentas. Protegemos su información personal en todos los dispositivos. La última tecnología de encriptación ayuda a prevenir el acceso no autorizado a su información. Además, nuestros sistemas solamente soportan navegadores que se adhieren a nuestros altos estándares de encriptación.

## Combate Contra el Fraude de Tarjetas

Trabajamos para protegerlo contra el fraude de tarjetas con características de seguridad que ayudan a mantener resguardada su información:

- Cuando usted usa su tarjeta de crédito VISA en un terminal habilitado con chip, la tecnología de tarjeta con chip protege su información personal de cualquier uso no autorizado.
- El sistema de monitoreo de fraude revisa cómo y dónde se usó su tarjeta. El objetivo es bloquear los posibles fraudes cuando se detecta cualquier patrón irregular.
- En caso de pérdida o robo de su tarjeta, la protección de responsabilidad cero le brinda la tranquilidad de saber que usted no será responsable de transacciones no autorizadas si usted reporta el hecho rápidamente.

## Descanse Seguro

Es reconfortante saber que Navigator Credit Union vela día y noche por su seguridad. Si tiene alguna pregunta, no dude en comunicarse con nosotros. Estaremos encantados de explicarle cómo usted podría ayudarnos a proteger su información personal de manera más eficaz.



## Information Directory

**Navigator Credit Union**  
[www.navigatorcu.org](http://www.navigatorcu.org)

Main Number: **228-475-7300**  
Lending Service Center: **228-474-3401**  
Toll Free: **800-344-3281**  
Harrison County, MS: **228-539-6054**  
Mobile/Baldwin County, AL: **251-602-6294**

To report your lost or stolen VISA® Debit Card call: **800-472-3272** or **973-682-2652**, 24 hours a day

To report your lost or stolen VISA® Credit Card call: **844-700-0990** for cardholder service, 24 hours a day

To locate a surcharge-free ATM anywhere in the U.S. visit: [www.CU24.com](http://www.CU24.com)

To locate a CO-OP connected credit union to conduct a transaction free of charge anywhere in the U.S. visit: [www.co-opcreditunions.org](http://www.co-opcreditunions.org)



Visit [www.navigatorcu.org](http://www.navigatorcu.org) for hours of operation.

### Alabama Locations

Alma Bryant Branch | Cottage Hill Branch | Daphne Branch | Hillcrest Branch | Midtown Branch | Schillinger Branch

### Mississippi Locations

Gautier Branch	Moss Point Branch
Gulfport Branch	Ocean Springs Branch
Hurley Branch	Vanceleave Branch
Ingalls Branch	Payment Services Center
Jackson Ave. Branch	



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### Holiday Closings

Good Friday – April 14  
Memorial Day – May 29  
Independence Day – July 4

Anchor Lines is produced by the Marketing Department of Navigator Credit Union. For questions, comments or suggestions for future articles, please contact Kathy Scarbrough, Editor and Chief Communications Officer, at [kathy@navigatorcu.org](mailto:kathy@navigatorcu.org) or call **228-474-3452**.



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For more than 34 years, Navigator Credit Union has received a Five-Star Rating from BauerFinancial, the leading independent financial rating research firm in the nation.



# We'll Help You Navigate Your Way Home!



**Bethany Johnson**  
Mortgage Lending Manager



**Liz Gibson**  
Mortgage Loan Officer



**Kevin Holt**  
Mortgage Loan Officer



**Brenda Keeton**  
Mortgage Servicing Specialist



**Bianca Cruz**  
Mortgage Services Coordinator

Whether you're buying your first home or refinancing an existing mortgage, now is the time to lock in a better rate. Navigator's team of professionals are ready to guide you through each step of the process from start to finish with the loan option that's right for you.

Give us a call at 800-344-3281 or 228-475-7300 and press option 5 or send an email to [Mortgage@navigatorcu.org](mailto:Mortgage@navigatorcu.org) to start saving money today!

*Purchase or Refinance Now,  
Before Rates Rise!*



**Navigator**  
CREDIT UNION

Hablamos Español

**800-344-3281**

**[www.navigatorcu.org](http://www.navigatorcu.org)**



Federally insured by NCUA. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.