

ANCHOR LINES

Summer 2017

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5 FINANCIAL TIPS FOR NEW COLLEGE GRADS

**Defend Your
Data with Strong
Passwords**



**CHRISTMAS IN JULY: SAVE
NOW FOR THE HOLIDAYS**

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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AMERICA'S
CREDIT UNIONS™

Federally Insured by National Credit Union Administration

Technology Updates Enhance Your Protection and Improve Functionality



Our new mobile responsive website is designed to provide optimal viewing and navigation regardless of whether you are viewing our site from a desktop or any mobile device. We've also refreshed the look of our online banking page and transitioned to a more secure password requirement for all members who use 'N Touch Online Banking and the Navigator Credit Union Mobile Banking App.

Protecting your confidential information has always been a top priority at Navigator Credit Union, especially when you use internet and mobile banking. As more and more people and businesses manage their finances online, the fight against internet fraud grows stronger. In fact, the federal government has released new guidelines that require federally insured financial institutions, such as Navigator Credit Union, to keep account information more secure than ever before.

The Federal Financial Institutions Examination Council (FFIEC) outlines steps for financial institutions to take to ensure that your identity is protected whenever you access your accounts online. We do our part by:

- Analyzing internet services for risk of potential fraud or identity theft;
- Requiring unique passwords and other authentication devices for all online banking and mobile access and transactions.

We Remain Vigilant – You Should, Too

As new security technology becomes available, we may upgrade authentication methods for your account access to continually help keep your private information secure and comply with the latest FFIEC guidelines.

You can do your part to help keep your accounts safe, too. You are probably aware of “phishing” scams – fraudulent e-mails and look-alike web sites that try to trick you into revealing personal information such as account numbers and passwords. Remember that we will NEVER ask you for account or password information in an e-mail, text or phone call. If you receive a suspicious e-mail, do not reply to it or click on any links. Instead, call us at **800-344-3281** and forward the e-mail to **phishing-report@us-cert.gov**.

By working together, we can protect your finances and give you peace of mind. Know that we are working hard to keep internet services secure so you can continue to enjoy the convenience and ease of online and mobile banking.

Respectfully,

Robert A. Fertitta
President & CEO



Emergency Preparedness Is Crucial for Older Adults

Emergency situations such as storms or flooding are worrisome for anyone, but for older adults and their caregivers, there's additional cause for concern. Older adults often have unique needs and vulnerabilities. They're more likely to have physical, sensory and cognitive impairments that make it more difficult for them to cope with a disaster and its aftermath. Additionally, they're more likely to have chronic health conditions that require continuous access to medications, equipment or personal assistance, which can be challenging in an emergency.

Fortunately, being prepared makes it easier for older adults to safely get through a disaster. Being prepared can ease anxiety and help you stay calm so you can do what needs to be done. The following steps will help you be ready.

Make a Plan

With a plan in place, older adults and their caregivers will know what to do if a disaster strikes.

- Evaluate which types of disasters are most likely to affect your area and focus on preparing for those.
- Identify your special needs. For example, will you need assistance if you have to evacuate?
- Create a support network of friends, family and/or neighbors who can help with communication, transportation and essential care if community-based services aren't available. Be sure these individuals understand your needs and know how to operate any special equipment.
- Plan the best and quickest escape routes out of your home and evacuation routes out of your neighborhood.

- Make arrangements for pets. If you're evacuated, be aware that most shelters don't allow pets. Ask your veterinarian or local animal shelter for more information.

Create a Kit

In a disaster, emergency responders may not be able to reach you right away, and if you leave home you'll need essential supplies to last three or more days.

- Pack a bag with emergency necessities. It should include medication, food, water, batteries or chargers for any medical devices or equipment, flashlight, portable radio with extra batteries, hand-operated can opener, cellphone and supplies for any pets or service animals. Check the kit every six months to refresh expiring items and update any changed prescriptions.
- Keep a list of emergency contacts in a waterproof storage bag. Include names and contact information for family members and/or close friends, health care providers, pharmacy and insurance agent.

Be Informed

Some types of emergencies allow for advance warning; others happen very suddenly and unexpectedly.

- Find out from your local government emergency management agency how you will be notified of disasters, both natural and man-made.
- If sensory impairments could interfere with the notification, identify alternative means of notification.

Of course, you hope that a disaster will not occur, but if it does, being prepared can help protect your safety and health.

Defend Your Data With



STRONG PASSWORDS

The threats to security are changing every day. What can you do to protect your information? Create strong passwords, manage passwords carefully and change them periodically.

6 characters

The average password is six characters and all lowercase letters



3 minutes

The time it takes for an expert hacker to crack an average password

Weak passwords, same passwords ↑ risk

73%

of people use the same password for multiple websites

33%

of people use the same password for every site

32%

of people change their passwords less than once a year (or never!)

35%

of people reported having security issues with their computers and passwords

Change passwords!



You may be the victim of a data breach and not even know it.

1.2 billion

usernames and passwords were reportedly hacked in August 2014.



Resetting your passwords regularly can help protect you from unknown risks.

DON'T keep a list of passwords in plain sight



DON'T save passwords in a text document on your computer or on your phone

DO memorize passwords and/or record them in a safe place

DO create different passwords for each of your accounts

DO change passwords several times a year

Strong passwords ↓ risk



Strong passwords include a mix of numbers, special characters, uppercase and lowercase letters.

Try special characters and numbers in place of letters:

\$p@c3\$h1P instead of spaceship

A passphrase can help you remember a difficult password:

"I love pizza with sausage, pepperoni, garlic and onion" = 1Lpw\$Pg&0



DON'T use easily guessed information: family names, pets' names, birthdays, sports teams and street addresses



DON'T use words in the dictionary



DON'T use common keystrokes



Avoid weak passwords

123456

password

12345678

abc123

letmein

Changing your passwords takes some extra effort, but it's worth it to protect your financial and personal information. Log on to your accounts to reset your passwords, and sleep better tonight!

Give Green Travel a Go

If your idea of “green travel” includes sleeping on 30-count hemp sheets and snacking on soybeans as you travel by mountain goat, think again. You can protect our planet while still enjoying the vacation of your dreams.

Baby Steps

The following ideas can shrink your environmental footprint while traveling, yet they require little to no extra energy or expense.

When organizing your trip, try to book direct flights. The multiple take-offs and landings of added connections result in extra carbon emissions. In addition, make reservations at “green” hotels, where possible.

Before leaving home, unplug appliances, adjust your water heater and thermostat to the most energy-efficient setting and put your newspaper delivery on hold.

At the hotel, let the staff know it's not necessary to change your linens and towels every day. Avoid the little bottles of amenities provided by the hotel, and use the hotel's recycling program. Rather than leaving the bathroom light on all night, pack a night light, and turn off the air conditioning or heat, lights, TV and other appliances when you leave the hotel room.

When sightseeing, avoid fast food, pick up only the maps and brochures you need and shoot photos with a digital camera rather than disposables to prevent unnecessary waste. Get to know the area better – and avoid the hassle, expense and pollution of driving – by enjoying walking tours and public transportation. If you need a rental car, consider a hybrid.

Living Large

You may want to take a more committed approach to protecting the environment. Consider purchasing carbon offset credits, which help fund clean power initiatives and counter-balance the environmental impact of your travel. Comparisons of various offset projects are available at www.carbonfund.org.* You might also enjoy an eco-friendly tour organized by conservation groups such as The Nature Conservancy, World Wildlife Fund or The National Audubon Society.

Whether your travels take you near or far, a VISA® credit card from Navigator Credit Union offers you safety and convenience with every purchase – from travel reservations to souvenirs to photo developing to carbon offsets. Contact us to learn more.

* Website for information only. No endorsement is implied.



Christmas in July

Save Now for the Holidays

As you soak up the warm summer sun, sipping lemonade in your shorts and T-shirt, thoughts of winter winds, eggnog and holiday sweaters couldn't be further from your mind. But don't let holiday spending sneak up on you this year. Ease into the season of giving by opening and contributing to a Navigator Credit Union savings account today.

Two Holly-Jolly Account Options

Your regular savings account offers a simple and safe way to save for any short-term savings goal. Automatic transfers or payroll deductions let you set your own contribution schedule – and make saving effortless. NCUA insurance up to \$250,000 means you don't have to worry that the money will be there when you need it. Online banking allows you to keep tabs on your growing balance, and may help keep you focused on your goal.

A Christmas Savings account offers all of these great benefits, plus it allows you to keep savings earmarked for the holidays separate from your usual savings. You may be less likely to tap into your holiday funds for other needs, and you'll know exactly how much you have to spend on gifts and other seasonal fun. With a holiday club account, you may just find yourself with fewer post-holiday credit card bills and a long-term savings plan that's still on track.

Start Today!

Take a moment out of your warm summer days to open a holiday savings account at Navigator Credit Union and reap the rewards of a less stressful holiday this winter!

Robo-Advisors vs. Human Advisors

If an investor chooses a non-human financial advisor, what price could they end up paying?

Provided by Jeffrey C. Hamm

Investors have a choice today that they did not have a decade ago. They can seek investing and retirement planning guidance from a human financial advisor or put their invested assets in the hands of a robo-advisor – a software program that maintains their portfolio.

Why would an investor want to leave all that decision-making up to a computer? In this era of cybercrime and “flash crashes” on Wall Street, doesn’t that seem a little chancy?

No, not to the financial firms touting robo-advisors. They are wooing millennials, in particular. Some robo-advisor accounts offer very low minimums and fees, and younger investors who want to “set it and forget it” or have their asset allocations gradually adjusted with time represent the prime market. In the 12 months between July 2014 and July 2015 alone, invested assets under management by robo-advisors more than doubled.¹

Even so, only 5 percent of investors responding to a recent Wells Fargo/Gallup survey said they had used a robo-advisor, and fewer than half those polled even knew what a robo-advisor was.²

A cost-conscious investor may ask, “What’s so bad about using a robo-advisor?” After all, taxpayers and tax preparers use tax prep software to fill out 1040 forms each year, and that seems to work well. Why shouldn’t investors rely on investment software?



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

The problem is the lack of a human element. Investors at all stages of life appreciate when a financial professional takes time to understand them, to know their goals and their story. A software program cannot gain that understanding, even with input from a questionnaire.

The closer you get to retirement age, the less appealing a robo-advisor becomes. The software they use can't yet perform retirement planning – and after 50, people have financial concerns far beyond investment yields. Investment management does not equal retirement planning, estate planning or risk management.²

Additionally, robo-advisors have never faced a bear market. They first appeared in 2010. Passive investment management is one of their hallmarks. How adroitly will their algorithms respond and rebalance a portfolio when the bears come out? That has yet to be seen.²

Does a robo-advisor have a fiduciary duty? Many investment and retirement planning professionals assume a fiduciary role for their clients. They have an ethical and legal duty to provide advice that is in the client's best interest. How many robo-advisors have developed the discernment to do this?³

The robo-advisor “revolution” may be fleeting. Why, exactly? The whole robo-advisor business model may invite the demise of many of these firms. Robo-advisors pride themselves on low account fees, but as CNBC reports, those fees are now so minimal that many robo-advisors are having a hard time making back their client acquisition costs. Ultimately, robo-advisors may be remembered for the way they stimulated the financial services giants to offer low-minimum, low-cost investment tools.⁴

In fact, hybrid platforms have also emerged. Some robos now offer investors the chance to talk to a real, live financial advisor as well as actual financial planning services when an account balance surpasses a certain threshold. At the same time, some of the major brokerages have introduced robo-advisor investment platforms with potential human interaction to compete with the upstart investment firms that challenged their old-school approach.⁵



Investors at all stages of life appreciate when a financial professional takes time to understand them, to know their goals and their story.

It appears the traditional approach of working with a human financial advisor may be hard to disrupt. The opportunity to draw on experience, to have a conversation with a professional who has seen his or her clients go through the whole arc of retirement, is so essential.

Some investors will never talk to a financial advisor in their lives. Just why is that? TIAA (formerly TIAA-CREF) surveyed 2,000 adults online and found some answers. Of those who hadn't consulted financial advisors: 55 percent feared it would be too expensive, and 49 percent said it was "hard to know which sources or whom I can trust." Forty percent were unsure of what questions to ask a financial professional, and 38 percent said that it would be awkward discussing their finances with someone else.¹

These responses point to uncertainty about the process of financial and retirement planning. The process is really quite worthwhile, quite illuminating, and quite helpful. It is not just about planning to improve "the numbers," it is also about planning ways to sustain and improve your quality of life.

Jeff Hamm may be reached at **228-474-3427**.

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The investment professionals at Navigator Credit Union have the experience to guide you in making the right financial moves as you grow your career.

5 Financial Tips for New College Grads

So you've finally graduated from college and started your first "real job." Congratulations! Now that you're earning a regular paycheck you've probably started spending on all the things you've been unable to afford while you were in school. But hold on — it's important not to completely abandon your frugal habits by spending big on a new car, fancy condo or other lavish lifestyle choices. Here are some tips to help you make the right moves while starting your career that can affect your financial health for years to come.

1. Live Well Below Your Means

Most grads leave college with two substantial things — a diploma and debt. It's easy to forget about the debt portion if you're lucky enough to land a steady job before payments come due. But they will come due, and it's best to be ready. Your paychecks will likely seem huge after living the college life, and you may be tempted to start spending in an equally huge way. Unfortunately, some choices, such as purchasing a fully loaded brand-new car, can have long-lasting impact. Opt for alternatives that cost less than you can "afford" when first starting out. You may be surprised at how expenses pile up, and it's much easier to spend more than to cut back on your lifestyle once you're used to it.

2. Begin Investing

It can be hard to focus on goals when they are far away, so the last thing you may be thinking about as you begin your new career is retirement. But, ironically this is the time that you can invest less and get more thanks to compound interest. The longer you wait to begin investing in milestones like retirement, the greater your contributions will have to be to achieve the same

financial goals. Set aside money each month to be used for these important investments.

3. Create a Budget

Speaking of setting aside money, one of your most valuable tools for keeping finances in check is a budget. It's quite possible that you never bothered with a budget while you were in school — after all when you're not earning any income it's hard to allocate it to anything. Now that you've started earning real money, a budget — or spending plan if the "b" word makes you cringe — is more important than ever for a healthy financial life.

4. Invest in Yourself and Your Career

You will forever be your most valuable asset, which is why it always pays to invest in yourself. Constantly work for your future, whether networking at events or focusing on achieving the next rung in your career ladder. You never know what the future will bring, so it's important to have options beyond your current job.

5. Look to the Experts

Success rarely comes from the efforts of just one individual. Having support you can trust will help ensure that you are set up for success in your financial life as well. The investment professionals at Navigator Credit Union have the experience to guide you in making the right financial moves as you grow your career. Call **228-474-3427** for more information today.

Investment products:
Not federally insured
Not a deposit of this institution
May lose value

Fruit Pizza

Love pizza? Add more fresh fruit to your day with this fruit-inspired dessert pizza.

Number of servings: 12

Ingredients

For cookie crust

- ½ cup margarine
- ½ cup sugar
- 1 teaspoon vanilla extract
- 1 egg (large)
- 2 cups flour
- 2 teaspoons baking powder

For topping

- 8 ounces cream cheese, nonfat or light
- ½ cup sugar
- 1 cup strawberries, sliced (or kiwi, bananas, pears, peaches or blueberries)

Directions

1. Heat the oven to 375 F.
2. To make the crust: Cream margarine, sugar, vanilla and egg until light and fluffy. Add flour and baking powder, mixing well. Spread mixture about 1/8-inch thick on a pizza pan, baking sheet, or 9-by-13-inch pan.
3. Bake for 10 to 12 minutes or until lightly browned. Cool.
4. Mix together cream cheese and sugar. Spread on cooled cookie crust.
5. Arrange fruit on top of pizza. Refrigerate until serving time.

Nutrition facts per serving: 240 calories, 8 g fat, 15 mg cholesterol, 310 mg sodium, 36 g total carbohydrate, 1 g fiber, 19 g sugar, 6 g protein, 8 percent vitamin A, 15 percent vitamin C, 10 percent calcium, 6 percent iron.

Recipe courtesy of the U.S. Department of Agriculture, recipefinder.nal.usda.gov.



Snippets

Spotlight on ... Energy

As you open your utility bills this summer, consider these energy facts.

Sources of energy in the United States have changed over the years. Wood used to be the No. 1 source of energy until the mid-1800s, followed by coal in the early 20th century and petroleum today. However, nuclear energy and other renewable sources are on the rise.

The U.S. is second in the world in renewable electricity generation. Second to China, that is. The No. 1 source of renewable energy in the U.S. is nuclear energy. It accounts for 20 percent of total U.S. electricity generation.

Air conditioning uses 6 percent of all electricity produced in the U.S. This costs \$29 billion a year to produce. Save money and keep your home cool by making sure your home is properly insulated.

Stay Close to Finances When You're a Thousand Miles Away

Make Yourself at Home with Shared Branches

Credit unions differ from banks first and foremost by catering to your interests as a member rather than their own profit margin. Providing personal service and a familiar atmosphere could make the difference for you, but what happens when you go on vacation or move away from Navigator Credit Union? This is where the use of a CO-OP Shared BranchSM presents a convenient benefit.

Shared Branching Basics

The CO-OP Shared Branch network is a cooperative effort by credit unions regionally and nationwide to help provide certain services to you when visiting a Navigator Credit Union branch location isn't a convenient option. You can simply visit a nearby, participating credit union to freely conduct many transactions you'd normally complete at your Navigator Credit Union branch.

The typical services available through shared branching include:

- Deposits
- Fund withdrawals
- Transferring funds between accounts
- Balance inquiries
- Processing of loan payments and advances

Although sometimes requiring a fee, select locations will provide members the ability to purchase travelers checks, official checks and money orders.

There are limitations to what can be completed at a shared branch — no opening new accounts or taking out loans — so you should contact Navigator Credit Union or the shared branch you plan to visit beforehand to find out what services are available.

How to Prepare for a Shared Branch Visit

The list of required materials and information to bring is a short one, but knowing it ahead of time will help you avoid any unnecessary frustration. The teller will need to know the name of your credit union and your account number. The latter cannot be looked up on your behalf so always be prepared to present it. Aside from these few bits of information, a photo ID is generally the only other thing required before you can enjoy the same convenient access to your account you've come to expect from Navigator Credit Union.



Defienda sus Datos con Contraseñas Difíciles de Adivinar

See article in English on page 3

Las amenazas a la seguridad cambian todos los días. ¿Qué puede hacer para proteger su información? Cree contraseñas difíciles de adivinar, maneje las contraseñas cuidadosamente y cámbielas periódicamente.

Contraseñas Débiles o Iguales Riesgo

73 por ciento de la gente utiliza la misma contraseña para diversos sitios web

33 por ciento de la gente utiliza la misma contraseña para todos los sitios

32 por ciento de la gente cambia sus contraseñas menos de una vez al año (¡o nunca!)

35 por ciento de la gente informó que ha tenido problemas de seguridad con sus computadoras y contraseñas

6 caracteres *****
Una contraseña promedio tiene seis caracteres y todas las letras en minúsculas

3 minutos
El tiempo que le toma a un hacker experto decodificar una contraseña promedio

Contraseñas Difíciles de Adivinar Riesgo

Las contraseñas difíciles de adivinar incluyen una combinación de números, caracteres especiales, letras mayúsculas y minúsculas.

Intente utilizar caracteres especiales y números en lugar de letras:

\$p@c3\$h1P en lugar de spaceship

Una frase clave puede ayudarle a recordar su contraseña (en este caso en inglés):

"I love pizza with sausage, pepperoni, garlic and onion" = **1Lpw\$Pg&0**



No use información que se pueda adivinar fácilmente: nombres de familia, nombres de mascotas, fechas de cumpleaños, equipos deportivos y nombres de calles



No use palabras del diccionario



No use combinaciones de teclas comunes

Evite las Contraseñas Débiles

123456 12345678
contraseña abc123
letmein

¡Cambie las Contraseñas!

Usted podría ser la víctima de una violación de datos y ni siquiera saberlo.

En agosto de 2014 se reportaron **1.2 mil millones** de nombres de usuarios y contraseñas pirateados.



La reconfiguración de sus contraseñas de modo regular puede protegerle de riesgos desconocidos.

- **NO** mantenga una lista de contraseñas a plena vista
- **NO** guarde las contraseñas en un documento de texto en su computadora o en su teléfono
- **Memorice** las contraseñas y guárdelas en un lugar seguro
- **Cree contraseñas diferentes** para cada una de sus cuentas
- **Cambie** las contraseñas varias veces al año

Cambiar las contraseñas conlleva un esfuerzo extra de su parte, pero vale la pena proteger su información personal y financiera. Ingrese a sus cuentas para reconfigurar las contraseñas y duerma tranquilo esta noche!



Information Directory

Navigator Credit Union
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

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



Visit 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 Vancleave Branch
Ingalls Branch Payment Services Center
Jackson Ave. Branch



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Holiday Closings

July 4 – Independence Day
Sept 4 – Labor Day

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 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.



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- NO Cash Advance Fees
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Apply for a Navigator Visa today!

228-474-3401

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*APR = Annual Percentage Rate. Rate available as of 5/1/17. Offer subject to credit approval. Membership eligibility requirements apply. Federally insured by NCUA.