

ANCHOR LINES



Fall 2017

www.navigatorcu.org



TIME TO TURN OFF PAPER STATEMENTS

Understanding
Your Credit Score

HOME IMPROVEMENT PROJECTS THAT PAY OFF

Navigator Credit Union

In This Issue

Time to Turn Off Paper Statements...2
National Do Not Call Registry...2
Understanding the Ins and Outs
of Your Credit Score...3
Keeping Afloat Through
Rough Waters...4
To Buy or Not to Buy?...4
Can Your Portfolio Withstand
a Long Retirement?...5
Will You Be Prepared When
the Market Cools Off?...6
Women: Tips to Save on
Long-Term Care Insurance...7
Spotlight on ...
Winterizing Your Home ...8
Recipe: Autumn Salad...8
Home Improvement Projects
That Pay Off...9
Cómo Entender los Pros y Contras
de la Calificación Crediticia...10



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

This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Websites not belonging to this organization are for information only. No endorsement is implied. Images may be from ©iStock and/or ©Fotolia. ©2017 Bluespire Marketing | bluespiremarketing.com



AMERICA'S
CREDIT UNIONS™

Federally Insured by National Credit Union Administration

Why Good Credit Matters



It's been said your most valuable asset is your good name, and in today's society, the same can be said of a good credit score. Good credit is used for more than getting a credit card or a loan. Your credit history affects everything from your purchasing power to your ability to get a reasonable loan rate or land a job. Building a healthy credit history from the start – rather than trying to overcome mistakes later – can save you time, energy and money.

Navigator Credit Union is committed to helping our members have access to the credit they need. Services like Credit Builder Loans and financial counseling give members the tools to build credit and maintain it.

These days, it's not just potential lenders who examine your credit score. Landlords, employers, even utility companies make decisions based on your credit score. A higher credit score makes it easier to get a credit card or loan and also lowers your interest rate.

Here are some recommendations to help you boost your credit score:

- **Pay your bills on time.** Navigator's bill pay and automatic payment transfer options make it easy and convenient to be sure your bills are paid on time. Many businesses look at your payment history to predict your future financial responsibility.
- **Pay down your debt.** Consider our low-rate loans to consolidate your debt. Navigator Platinum Rewards cards offer no balance transfer fees and can be used to transfer balances from higher interest credit cards. A financial counselor can also help you create a debt management plan and a budget.
- **Consider wisely when opening and closing accounts.** Applying for a lot of credit at once can harm your credit score. In addition, closing older accounts may lower your credit score because the longer your responsible borrowing history, the better your score.
- **Monitor your credit report and fix errors.** Monitoring your credit report lets you know if any incorrect information is lowering your credit score so you can have it corrected or removed.
- **Protect yourself from identity theft.** It is important you do everything you can to protect your personal and private information. Never provide your password, PIN or any other security information to anyone. Navigator promises to protect your privacy, but it is ultimately up to you to protect your identity and your credit score.

This issue of *Anchor Lines* includes a great deal of valuable information about credit and security, as well as details of some of the services Navigator offers members to help you achieve fiscal fitness and a healthy credit history. Please visit us online or come into one of our branches if you'd like to know more about the ways we're working in your best interest to help you achieve financial success.

Respectfully,

Robert A. Fertitta
President & CEO

Too Much Mail?

Time to Turn Off Paper Statements

Do you have a pile of unopened “important” mail stacking up? If you receive paper statements for all of your financial accounts, the paper trail can pile up quickly. Making the switch to e-Statements can help you get organized and keep your financial information safe.

Here’s how it works: Each month you’ll get an email stating that your e-Statement is ready to view through our online banking portal. Your e-Statement includes the same information as your paper statement, and you can view 12 months of past statements online or download them to your computer.

Here are five good reasons to switch to e-Statements:

1. Check your accounts at a glance. You can keep a closer eye on your account balances and transactions. Simply log in and view your e-Statements in just a few clicks. Also sign up for financial alerts from Navigator Credit Union via mobile, text message or email.

2. Reduce clutter. With electronic storage of statements, your statement history is archived securely online. You can view your statement history online without digging through a pile of papers.

3. Monitor for fraudulent activity. Check your e-Statements right away instead of waiting for paper statements in the mail. With less lag time in reviewing statements, you monitor your accounts and identify fraudulent activity more quickly.

4. Protect your information. When you turn off paper statements, there’s no risk of your financial information getting lost or stolen through the mail. Navigator Credit Union has online security features, including multifactor authentication, to protect your information online.

5. Go green for the environment. Choosing e-Statements conserves paper, trees and the fuel that would’ve been used to deliver a paper statement.

Make the Switch

Streamline your finances and help the planet, too! Simply select e-Statements when you log in to online banking, or call us at **800-344-3281** for assistance.

National Do Not Call Registry

What You Need to Know

Are you feeling annoyed or overwhelmed by unwanted telemarketer calls? If so, consider signing up for the National Do Not Call Registry. While you may still get calls from organizations such as charities, political groups or survey takers, joining the registry should reduce the number of sales calls you receive.

The registry is a free service offered by the Federal Trade Commission (FTC). Numbers listed on the registry don’t expire. The FTC will only delete a phone number from the registry if you ask them to remove it.

You can register personal phone numbers, including cellphone numbers. Business and fax numbers are not covered. It’s easy to enroll in the registry, here’s how. You can either:

1. Visit **donotcall.gov**. After you sign up, you’ll get a confirmation email asking you to complete registration.
2. Call **1-888-382-1222**. (TTY users **1-866-290-4236**.) Note: If you call to add your phone number, you must call from the phone you want to register.

Businesses should stop calling you about 31 days after you register. If you do get an illegal sales call, don’t respond, just hang up and file a report with the FTC.

Understanding the Ins and Outs of Your Credit Score

You're probably aware of how important your credit score is when you're applying for a loan or line of credit. But what do you know beyond that? Learn what your credit score means, how you can improve it, and why your credit score may differ depending on where you get it.

What Your Credit Score Means

Your credit score represents your credit risk, or how likely you are to pay your debts on time. All of the biggest consumer credit scoring companies use a credit score scale of 300 to 850. In general, the higher your score, the less of a risk you are to lenders. This means there's incentive for you to raise your credit score as much as possible. However, every lender weighs credit scores differently, meaning there are no hard-set rules for what makes a "good" or "bad" score.

How to Improve Your Credit Score

In order to improve your credit score, you should first know how it's calculated. Your credit score is derived from looking at five factors: your payment history, the amounts you owe, the length of your credit history, your mix of credit in use and the number of new accounts you've opened. With that in mind, here are a few tips to help improve your score:

- **Request a copy of your credit report at www.annualcreditreport.com.** Check for any errors and get them corrected.
- **Pay your bills on time.** Consistently making timely payments can help improve your score over time.
- **Only apply for new credit when you need it.** Unless you have no credit history at all, be careful about opening new accounts. Each new account makes it harder for you to keep track of debts and harms the length of your credit history.
- **Don't spend too much on credit.** Having too much outstanding debt can negatively impact your score.

Why You're Getting Different Credit Scores

You may notice your credit score is different from one credit bureau to another. This is because each bureau uses a different credit scoring model and iteration of that model when calculating your score. To get a better idea of how lenders may perceive your score, you can request your credit report and score from all three of the major credit bureaus and compare them.

Are you still establishing a credit history? Start building it now with a Credit Builder loan from Navigator Credit Union. Contact a Lending Services Representative at **228-474-7901**.



Keeping Afloat Through Rough Waters

Why You Need an Emergency Fund

A recent study found that 40 percent of families made a significant unplanned payment within the past year of roughly \$1,500. Funds were used to cover expenses like medical bills, auto repairs and other major expenditures, and in many cases it took over a year to recover.*

You can protect yourself from the unexpected by setting up an emergency fund — a savings account designated for unexpected financial emergencies.

Emergency funds should be easily accessible in a savings account.

How much should you save? Experts differ in their opinions, but most recommend saving anywhere from three months of living expenses to nine months of income. While this might seem like a large amount, don't let that stop you from getting started. Even if you only manage to save one month's salary, it can mean the difference between keeping in the black or dipping into credit. Speaking of credit ...

Try not to depend on a credit card for emergency expenses — paying back the amount you borrow, plus interest, will take longer and amount to more than if you had saved the money.

Saving vs. Borrowing

Let's say you get hit with a car repair for a new catalytic converter that costs \$1,500. Here's a comparison of how saving and borrowing stack up.

Saving: If you saved **\$100 per month** for **15 months** you'd have **\$1,500**.

Borrowing: If you charge **\$1,500** to your credit card and pay it back at **\$100 per month** at an **18 percent interest rate** it would take you **18 months** and you would pay an additional **\$212** in interest.

Don't let unexpected expenses take a toll on your financial well-being. Open a savings account for your emergency fund at any of the Navigator Credit Union locations today.

* Source: JPMorgan Chase & Co., Feb. 9, 2017.

To Buy or Not to Buy?

That is the question! Outside of the basic "needs" in life, how do you know when buying something is worth it or not? The next time you find yourself tempted to make an impulse purchase, ask yourself the following questions first.

- **Will this item bring me joy?** Visualize yourself with the item. Does it make you grin from ear to ear? Does it fill you with joy just thinking about it? If it doesn't, or if you think the joy will be fleeting, spend your money on something else.
- **How often will I use it?** Is this item something you will use on a regular basis, or something that you'll only use once or twice? Be honest with yourself: Will this item end up collecting dust in your basement along with all the exercise equipment, kitchen gadgets and DVD collections you had to have but only used a few times?
- **Will I still want this item in 30 days?** When you have the urge to buy something that isn't an immediate need, force yourself to wait 30 days. Mark the days on a calendar. Chances are, you may forget about the item. But if you still feel strongly

about making the purchase after a 30-day waiting period, go for it.

- **Can I afford the price tag?** Whenever you decide to buy something, you're also making the decision not to buy something else. Unless you have unlimited disposable income, remind yourself that by making one purchase, you are sacrificing another purchase, so be sure it's something you really want.
- **Is this something I can borrow or buy used?** From Craigslist to garage sales, there are plenty of places to purchase quality, gently-used items. In many cases, you can even find brand-new items. So before you pay full price for something, check around to see if you can find it used at a considerable discount.

For help saving for that special purchase, consider opening a savings account at Navigator Credit Union.





Can Your Portfolio Withstand a Long Retirement?

More and more Americans are living to be over 100. In fact, the number of centenarians in the United States is projected to grow from 72,000 to 600,000 by 2060.* With so many people predicted to live well past retirement age, should you expect to as well? It's important to understand the implications for your retirement plans. Could your retirement portfolio withstand 30 or more years of distributions and the effects of inflation? Learn how to handle these questions and make educated guesses about your future.

Estimate Your Longevity

According to the Social Security Administration (SSA), men who are 65 today are projected to live, on average, until they are 84 years old, while the average life expectancy for women who are 65 today is 86. To find the average life expectancy for your birthday and gender, the SSA has a life expectancy calculator on its website.

You can tailor your result from the calculator to be more accurate for your individual circumstances. If you have a condition such as cancer, diabetes, heart disease, respiratory disease or vascular disease, it will negatively impact your life expectancy. Your occupation also matters, as more dangerous lines of work can bring down your life expectancy while jobs with access to good health care plans can improve it. And in general, the more you earn, the longer your life expectancy. Once you consider all the factors that can affect your longevity, you can estimate how long your retirement savings need to last.

Fight Back Against Inflation

Inflation can dramatically affect your retirement savings. Over the past 10 years, inflation (as experienced by consumers for day-to-day living expenses) has risen an average of about 1.9 percent each year.** That doesn't sound like a lot until you plug in some real numbers. If you plan to live on \$80,000 a year in retirement, your purchasing power will only be about \$40,000 after 35 years of 1.9 percent inflation. And although the monthly rate of inflation hasn't been higher than 5 percent since 1991, long-term rates of inflation can be difficult to predict, making it important to prepare for higher inflation scenarios.

Adjust as You Go

To withstand inflation's erosion of your buying power, evaluate your retirement portfolio for its inflation-fighting potential. Typically as you near retirement, it's wise to take a more conservative stance because you have less time to balance out market downturns. However, a longer life span means more time to ride out market waves, so be careful not to limit your growth potential too early.

Learn strategies for keeping pace with inflation by scheduling a consultation with a Navigator Credit Union Wealth Management investment professional at **228-474-3427**. Our staff will help you work toward your retirement goals.

* Source: United States Census Bureau.

** Source: Bureau of Labor Statistics.

Will You Be Prepared When the Market Cools Off?

Markets have cycles, and at some point, the major indices will descend.

Provided by Jeffrey C. Hamm

We have seen a tremendous rally on Wall Street, nearly nine months long, with the S&P 500, Nasdaq Composite, and Dow Jones Industrial Average repeatedly settling at all-time peaks. Investors are delighted by what they have witnessed. Have they become irrationally exuberant?

The major indices do not always rise. That obvious fact risks becoming “back of mind” these days. On June 15, the Nasdaq Composite was up 27.16 percent year-over-year and 12.67 percent in the past six months. The S&P 500 was up 17.23 percent in a year and 7.31 percent in six months. Performance like that can breed overconfidence in equities.^{1,2}

The S&P last corrected at the beginning of 2016, and a market drop may seem like a remote possibility now. Then again, corrections usually arrive without much warning. You may want to ask yourself: “Am I prepared for one?”³

Are you mentally prepared? Corrections have been rare in recent years. There have only been four in this eight-year bull market. So, it is easy to forget how frequently they have occurred across Wall Street’s long history (they have normally happened about once a year).^{3,4}

The next correction may shock investors who have been lulled into a false sense of security. You need not be among them. It will not be the end of the world or the markets. A correction, in a sense, is a reality check. It presents some good buying opportunities, and helps tame irrational exuberance. You could argue that corrections make the market healthier. In big-picture terms, the typical correction is brief. On average, the markets take 3-4 months to recover from a fall of at least 10 percent.⁴

Are you financially prepared? Some people have portfolios that are not very diverse, with large asset allocations in equities and much smaller asset allocations in more conservative investment vehicles and cash. These are the investors likely to take a hard hit when the big indices correct.



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

You can stand apart from their ranks by appropriately checking up on, and diversifying, your portfolio as needed. Thanks to the recent rally, many investors have seen their equity positions grow larger, perhaps too large. If you are one of them (and you may be), you may want to try to dial down your risk exposure.

Do you have an adequate emergency fund? A correction is not quite an emergency, but it is nice to have a strong cash position when the market turns sour. Are your retirement and estate plans current? A prolonged slump on Wall Street could impact both. Many older baby boomers had to rethink their retirement strategies in the wake of the 2007-09 bear market.

Finally, a deep dip in the equity market should not stop you from consistently funding your retirement accounts. In a downturn, your account contributions, in essence, buy greater amounts of shares belonging to quality companies than they would otherwise.

A correction will happen – maybe not tomorrow, maybe not for the rest of 2017, but at some point, a retreat will take place. React to it with patience, or else you may end up selling low and buying high.

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

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.**

This material was prepared by MarketingPro, Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information has been derived from sources believed to be accurate. Please note - investing involves risk, and past performance is no guarantee of future results. The publisher is not engaged in rendering legal, accounting or other professional services. If assistance is needed, the reader is advised to engage the services of a competent professional. This information should not be construed as investment, tax or legal advice and may not be relied on for the purpose of avoiding any Federal tax penalty. This is neither a solicitation nor recommendation to purchase or sell any investment or insurance product or service, and should not be relied upon as such. All indices are unmanaged and are not illustrative of any particular investment.

Citations.

- 1 - money.cnn.com/data/markets/nasdaq/ [6/15/17]
- 2 - money.cnn.com/data/markets/sandp/ [6/15/17]
- 3 - fortune.com/2017/03/09/stock-market-bull-market-longest/ [3/9/17]
- 4 - investopedia.com/terms/c/correction.asp [6/15/17]





Women: Tips to Save on Long-Term Care Insurance

As a woman, you face a variety of factors conspiring to make your need for long-term care greater than men's. Women have a longer life expectancy, outliving men by about five years, on average. With advancing age, disabilities and chronic diseases become more prevalent. Older women are also much more likely to live alone, with no one in their household to help with daily activities. Nearly twice as many women as men 65 and older are widowed, divorced, separated or never married.*

These facts help explain why two-thirds of nursing home residents are women, as are 3 out of 5 users of home care, hospice and adult day services.*

With the high cost of long-term care — averaging \$46,332 annually for a home health aide to \$92,376 for a private room in a nursing home — you also have a greater need for long-term care insurance as a woman.** Medicare and other forms of health insurance don't generally cover long-term care expenses.

Because of women's greater use of long-term care services, you're also likely to face higher premiums for long-term care insurance.

Money-Saving Tips

Fortunately, you can take steps to lower the cost of long-term care insurance:

- **Buy young.** Premiums are lower when you're younger. Be aware that premiums can go up, but if you wait to buy until you're older, you're more likely to have a medical condition that will mean higher premiums — or that you can't get coverage at all. Many experts recommend purchasing a policy when you're in your early to mid-50s.

- **Consider a shared-care policy if you're married.** You and your spouse can each have access to benefits under the other's policy or dip into a third, shared pool of money if needed.
- **Open a health savings account (HSA).** If you have a high-deductible health insurance policy, you can save pretax dollars in an HSA and use them tax-free to pay a portion of long-term care insurance premiums (there are limits based on your age). If you're in the 25 percent tax bracket, that's like getting a 25 percent discount.
- **Choose a longer elimination period.** This is the period before your coverage kicks in. But remember that the trade-off for lower premiums is higher out-of-pocket costs if a need for care arises.
- **Don't buy too much coverage.** Forty-four percent of nursing home stays last less than a year, and almost 75 percent last less than three years.*** Also, most long-term care is provided at home, which is less costly than nursing home care.

Learn the Ins and Outs

Long-term care insurance is complex, with many variables, and it isn't the right solution for everyone. It pays to discuss options with a financial advisor who can explain your risks and help you explore alternatives for managing it. Call to schedule an appointment with one of our experts today at **228-474-3427**.

* Source: AARP® Public Policy Institute, April 2017.

** Source: Genworth Cost of Care Survey, April 2016.

*** Source: American Association for Long-Term Care Insurance.

Snippets

Spotlight on ... Winterizing Your Home

Fall is the perfect time to prepare your home for winter. Keep your home warm and save energy with these tips.

✓ Keep cold air out by sealing up air leaks around windows, doors, lighting and plumbing fixtures, electrical switches and outlets. Caulking and weatherstripping windows can help you save 10 to 20 percent in energy costs.

✓ Insulate your attic, walls, floors, and basement or crawlspace. Insulating and sealing all air ducts may lower your yearly energy bills by \$120 or more.

✓ Have your furnace serviced every fall, and regularly change air filters throughout the winter to increase air flow and energy efficiency. Clean air registers, baseboard heaters and radiators and keep clear of furniture or drapes.

While you can tackle many winterization projects on your own, major jobs will require the services of a certified installer. Contact a professional at Navigator Credit Union to learn more about a home equity loan or line of credit.



RECIPE

Autumn Salad

Crisp apples, nuts and seeds give this salad a nutritious crunch.

Number of servings: 6

Ingredients

- 1 Granny Smith apple, rinsed and sliced thinly (with skin)
- 2 tablespoons lemon juice
- 1 bag mixed lettuce greens (or your favorite lettuce, about 5 cups), rinsed
- ½ cup dried cranberries
- ¼ cup walnuts, chopped
- ¼ cup unsalted sunflower seeds
- ⅓ cup low-fat raspberry vinaigrette dressing

Directions

1. Sprinkle lemon juice on the apple slices.
2. Mix the apple, lettuce, cranberries, walnuts and sunflower seeds in a bowl.
3. Toss with raspberry vinaigrette dressing to lightly cover the salad, and serve.

Per serving: 138 calories, 7 g total fat, 1 g saturated fat, 0 mg cholesterol, 41 mg sodium, 3 g fiber, 3 g protein, 19 g carbohydrates, 230 mg potassium. Recipe courtesy of the National Heart, Lung, and Blood Institute.



HOME IMPROVEMENT PROJECTS THAT PAY OFF

Home improvements can increase your home's value and make your living space more comfortable for your family, too. Here's a snapshot of home projects that can help you get more out of your investment when it's time to sell.

Percentage of cost recouped = average return on investment*

108%

ATTIC INSULATION

(fiberglass)

Job cost: \$1,343

Resale value: \$1,446

80%

MINOR KITCHEN REMODEL

Job cost: \$20,830

Resale value: \$16,699

77%

GARAGE DOOR REPLACEMENT

Job cost: \$1,749

Resale value: \$1,345

89%

MANUFACTURED STONE VENEER

Job cost: \$7,851

Resale value: \$7,019

91%

ENTRY DOOR REPLACEMENT

(steel)

Job cost: \$1,413

Resale value: \$1,282

Time to make your to-do list and see what's possible! Contact a loan representative at Navigator Credit Union to jump-start your home projects with a home equity loan or line of credit.

Cómo Entender los Pros y Contras de la Calificación Crediticia

See article in English on page 3

Probablemente usted sabe lo importante que es su calificación crediticia cuando solicita un préstamo o una línea de crédito. ¿Pero qué más sabe aparte de esto? Aprenda lo que significa su calificación crediticia, cómo mejorarla y por qué su calificación puede diferir dependiendo de dónde la obtenga.

Lo Que Significa su Calificación Crediticia

Su calificación crediticia representa su riesgo de crédito, o la probabilidad que usted tiene de pagar sus deudas a tiempo. Todas las compañías de calificación crediticia de los usuarios utilizan una escala de 300 a 850 puntos. En general, mientras más alta es su puntuación, menor es su riesgo para los prestamistas. Esto significa que tiene buenas razones para tratar de aumentar su calificación crediticia. Sin embargo, cada prestamista pondera las calificaciones crediticias de manera diferente, lo que quiere decir que no hay reglas escritas a fuego para determinar lo que es una "buena" puntuación o una "mala" puntuación.

Cómo Mejorar su Calificación Crediticia

Para mejorar su calificación crediticia, primero debe entender cómo se calcula. Su calificación crediticia se deduce después de analizar cinco factores: su historial de pagos, los montos que debe, la antigüedad de su crédito, las combinaciones de su crédito en uso y la cantidad de cuentas nuevas que ha abierto. Teniendo esto presente, estas son algunas sugerencias para ayudarlo a mejorar su calificación:

- **Solicite una copia de su informe de crédito en www.annualcreditreport.com.** Revise si hay errores y solicite su corrección, de haberlos.
- **Pague sus facturas antes de su vencimiento.** Hacer los pagos de forma regular y sin demora puede ayudar a mejorar su calificación con el tiempo.
- **Solicite un crédito nuevo únicamente cuando lo necesite.** A menos que no tenga un historial de crédito, sea cauteloso al abrir cuentas nuevas. Cada cuenta nueva hace más difícil que usted pueda mantener el control de sus deudas y esto daña la antigüedad de su historial de crédito.
- **No gaste demasiado en crédito.** Tener una deuda activa demasiado grande puede impactar negativamente su calificación.

Por Qué Recibe Calificaciones Crediticias Diferentes

Es probable que haya notado que su calificación crediticia difiere de una agencia de informes de crédito a otra. Esto se debe a que cada agencia utiliza un modelo de puntuación diferente al calcular su puntuación. Para tener una mejor idea sobre cómo considerarán su calificación los prestamistas, puede solicitar su informe de crédito y puntuación de las tres agencias principales de informes de crédito y compararlos.

¿Está tratando de establecer su historial de crédito? Comience a construir su historial de crédito ahora con una tarjeta de crédito con una tasa de interés baja de Navigator Credit Union. Explore nuestras tarjetas en www.navigatorcu.org.



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 | Gulfport Branch | Hurley Branch | Ingalls Branch | Jackson Ave. Branch | Moss Point Branch | Ocean Springs Branch | Vancleave Branch | Payment Services Center



Find Us on Facebook!
Go to www.facebook.com/NavigatorCU



Follow Us on Twitter!
Go to www.twitter.com/NavigatorCU



Follow Us on Instagram
Go to www.instagram.com/NavigatorCU

Holiday Closings

Oct 9 – Columbus Day Nov 24 – Day after Thanksgiving
Nov 23 – Thanksgiving Dec 25 – Christmas Day
Jan 1 – New Year's 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**.



Post Office Box 1647
Pascagoula, MS
39568-1647

Thank You!

for making us winners in
**Favorite Bank/Credit Union &
Favorite Mortgage Company
Categories!**



Navigator
CREDIT UNION



800-344-3281
www.navigatorcu.org

Membership eligibility requirements apply. Federally insured by NCUA.