

PRSR1 STD
U.S. POSTAGE
PAID
Las Vegas, NV
Permit No. 1338

FSC
LOGO

MemberMAG

4th Quarter
Oct 2010

Volume 1
Issue 4

quarterly financial information for members of NEVADA FEDERAL CREDIT UNION

YOU COULD
WIN A TRIP
TO SUPER BOWL XLV

**GRIDIRON
GIVEAWAY**



See Page 6 for more details.



This Issue Features

- N Teens and Credit**
Page 2
- N Visa® Image Card**
Page 3
- N Managing Your Online Image**
Page 4
- N Member Spotlight - Seth Lenett**
Page 5
- N UNLV and UNR Football Schedules**
Page 7
- N Member Discounts**
Page 8

Nevada Federal - Win a trip to Super Bowl XLV!



P.O. Box 15400 • Las Vegas, NV 89114-5400

nevadafederal.org



President's Message

We're Working Hard to Save You Money in This Recession

October 2010

Read any daily newspaper in Nevada and the headlines usually include unemployment rates rising, housing woes and declines in tourist visitor traffic. With all the grim news, it's no wonder Forbes magazine recently named Las Vegas one of the most stressful cities in the country.

Your credit union is here to help!

We have been working hard to lower your stress by saving you money on the financial products and services you need the most.

For example, our Insurance Group has been recently saving members as much as \$1,000 a year on auto insurance. Our mortgage-lending department has been reaching out to members to help them buy homes in this affordable market or modify existing loans due to financial hardship. We've modified almost 100 mortgage loans to help members stay in their home. And, we're continually expanding our member discounts section on our website to save you money on a variety of merchandise and services. Please contact us for more information on any of these products and services.

The remainder of 2010 will continue to be a challenge, so we'll keep looking for ways to serve you better and save you money.

Thank you for your membership.

Brad Beal
President / CEO

P.O. Box 15400 • Las Vegas, NV 89114-5400
Las Vegas (702) 457-1000 • Reno/Sparks (775) 827-3880 • Pahrump (775) 751-9880 • Toll Free (800) 388-3000
nevadafederal.org

Board Election Notice

Pursuant to the Credit Union's bylaws, this notice is provided to all members. The Nominating Committee has announced the nomination of five candidates, shown in this notice, for two board positions up for election to a three-year term beginning in March 2011. Ballots will be mailed to all members during January 2011.

Carl Conti (Las Vegas)

Background: Member of Nevada Federal Credit Union since 2003; retired Deputy Police Chief for the City of Amsterdam, New York Police Department; previously served on the board of directors of MCT Federal Credit Union in Amsterdam, New York; past supervisory and credit committee member of MCT Federal Credit Union.

Education: Associate of Arts from Fulton Montgomery Community College; Bachelor of Arts from Ricker College, Maine and additional classes in criminal justice; various credit union conferences and seminars.

Vince Eckelkamp* (Las Vegas)

Background: Member of Nevada Federal Credit Union since 1980; current owner of Eckelkamp Retirement Planning; past chairman of the supervisory committee; member of the board of directors for Nevada Federal Credit Union for over 22 years.

Education: Bachelor of Science in Engineering from the United States Air Force Academy; Master of Science in Astronautics from Purdue University; Master of Business Administration from Auburn University; certified financial planner from The College of Financial Planning.

Steven C. Reuel (Las Vegas)

Background: Member of Nevada Federal Credit Union since 2006; currently Program Manager for SAIC; past Deputy Director of Information Services for County of San Diego; past board and supervisory committee member of Rockwell Federal Credit Union and San Diego County Credit Union; past Chairman of the Board for San Diego County Credit Union; current Board member for San Diego County Credit Union.

Education: Bachelor of Science from University of Southern California; Masters of Business Administration from University of Southern California; Project Management Institute (PMI) certification.

Dennis Shipley* (Las Vegas)

Background: Member of Nevada Federal Credit Union since 1984; currently Director of Human Resources, Cannery Casino Resorts; past president of Human Capital, Inc.; member of the Supervisory Committee for five years; member of the Board of Directors for Nevada Federal Credit Union for seven years; currently serving as Chairman of the Board.

Education: Bachelor of Arts from the University of Utah; various credit union conferences and seminars.

Delores "De De" Terrano (Las Vegas)

Background: Member of Nevada Federal Credit Union since 1984; currently Homeland Security Coordinator for the United States Postal Inspection Service/USPS for the states of Nevada, Arizona and 961 ZIP Codes in Northern California; past Consumer Affairs Manager/Congressional Liaison for the Nevada Sierra District of the U.S. Postal service; past Director of Statewide Credit Union. Education: Associates of Arts in Marketing and General Studies from Community College of Southern Nevada and course study at UNLV.

*Denotes Incumbent

Eligible members not named by the Nominating Committee may run for election to the board of directors by submitting a petition signed by not less than 500 eligible members of this Credit Union. Credit Union policies state that a nominee "must be honest and of high integrity, acting solely in the benefit and best interests of the Credit Union and its membership and otherwise adequately perform the duties and responsibilities of a board member."

A nominee must also be a primary member in good standing and at least 21 years of age. All nominees are subject to a background check and bondability. Petitions must be received at the Credit Union by November 19, 2010. A signed certificate is required stating that the petitioning member is agreeable to nomination by petition and will serve if elected to office. All Directors serve as unpaid volunteers.

Any member interested in the petition process should contact the following office to obtain the appropriate information and instructions: Sr. Administrative Assistant, Nevada Federal Credit Union, P.O. Box 15400, Las Vegas, Nevada 89114-5400. Interested members may also call (702) 641-4219.

Annual Meeting Notice:

The annual membership meeting will be held at noon on March 22, 2011, at the Credit Union's corporate office, 2645 South Mojave Road, Las Vegas, Nevada, 89121.

Avoid the Lines This Holiday Season

Give Nevada Federal Visa® Gift Cards



Avoid all the hustle and bustle and long lines at the malls this holiday season. Your family and friends will be happy to receive a gift they are guaranteed to use, and you'll be happy to avoid the last minute shopping rush. And don't forget, pick up a few extra cards for birthdays and special occasions. With a NFCU gift card in your wallet, you won't be caught empty handed!



Stop by one of our branches and get all of your holiday shopping done in one simple visit.



Member Magazine Staff
 SVP Marketing Greg Barnes
 AVP Production Jennifer Salvador
 Graphic Design Ione Conquy
 Online Editor Stacy Bonner

Send comments and/or suggestions about this magazine to:

Nevada Federal Credit Union
 NFCU Member Magazine
 2645 S. Mojave Rd.
 Las Vegas, NV 89121
focusgroup@nevadafederal.org

Mission Statement

Member Magazine is produced quarterly by Nevada Federal as a service to our members. The goals of this magazine are to inform you about our products, provide financial education and present topics important to you.

For address corrections, please speak with a Member Service Representative at one of the phone numbers shown on the opposite page. To find a local branch in your area, go to nevadafederal.org/locations.

Copyright ©2010. Nevada Federal Credit Union. All rights reserved. Reproduction, in whole or in part, without written permission is prohibited.



Table of Contents

Teens and Credit

Page 2

Visa® Image Card

Page 3

Managing Your Online Image

Page 4

Member Spotlight - Seth Lenett

Page 5

NFL Visa® Sweepstakes

Page 6

UNLV and UNR Football Schedules

Page 7

Member Discounts

Page 8

College Savings Plans

Page 9

Stress and The Economy

Page 10

Board Election Notice

Page 13

Membership Agreement and Disclosure Booklet Update Notice

We've updated certain rates and terms in our Membership Agreement and Disclosure Booklet. A new booklet is available at any branch location, by phone request or by PDF download on our website at the following link: nevadafederal.org/disclosures.

IMPORTANCE OF CREDIT

Teach teens good credit management

To teach credit basics to a teen, consider letting them use a low-limit credit card. Experts point out that it is far better for teens to learn the ins-and-outs of credit and money management with a low-limit card while living at home, than later on when they are struggling with the demands of college or a first job.

There are several ways to put a card in a high school student's hand. Some issuers market lower-limit cards to parents with teens as young as 18. The bills and the cards may bear the name of the teen and parents serve as co-signers. The credit limit is low, so it gives training wheels to the student. It's a good way to learn responsibility.

Another option is a prepaid Visa® debit card. Parents can load money into the account on a regular basis and the teen is responsible for making sure that they budget accordingly. With a prepaid card, the teen can't spend more than they have, preventing them from going into debt.

Visit your nearest branch to find out more about the Nevada Federal Prepaid Visa Card for your teen.



(800) 388-3000

Why RENT when you can OWN a Home?

Rates are at record lows and home prices are down!



Community Realty provides full-service buyer and seller representation in Las Vegas and Pahrump.

MEET OUR KNOWLEDGEABLE REALTORS®



Juan



Audna



Cecile



Russell



Doug

Our commission rates are highly competitive and negotiable! Call us today or visit us online.



(702) 948-5368 • crsnv.com



Agents are members of the National Association of REALTORS®. If your home is currently listed, please disregard this offer.

Economy got you Stressed?

According to Forbes magazine, which recently released its ranking of America's Most Stressful Cities, Las Vegas hit the jackpot winning the top spot.

Some of the major complaints with locals were that irregular work hours cause tension at home. In addition, it's no surprise that the 14.5 percent unemployment, the recession and housing crisis that hit Las Vegas hard has locals a bit stressed out.

Here are some tips that have been proven to help relieve stress:

Exercise. It can be as simple as walking or following a DVD at home. Yoga is a great stress reliever.

Sleep. Most adults require 7-8 hours. Sleep deprivation affects mental health.

Relax. Treat yourself to a massage once in a while. It's a proven stress reliever.

See your doctor. Annual physicals and preventive exams are an essential part of staying healthy, yet only 21% of adults get a preventive physical exam! Don't be part of that statistic.

Love something, someone or experience the feeling of being grateful for five minutes every day!

Breathe Focused breathing, during which you think about your breath as you inhale and exhale, is a very effective stress-management technique.



Visa® Image Card

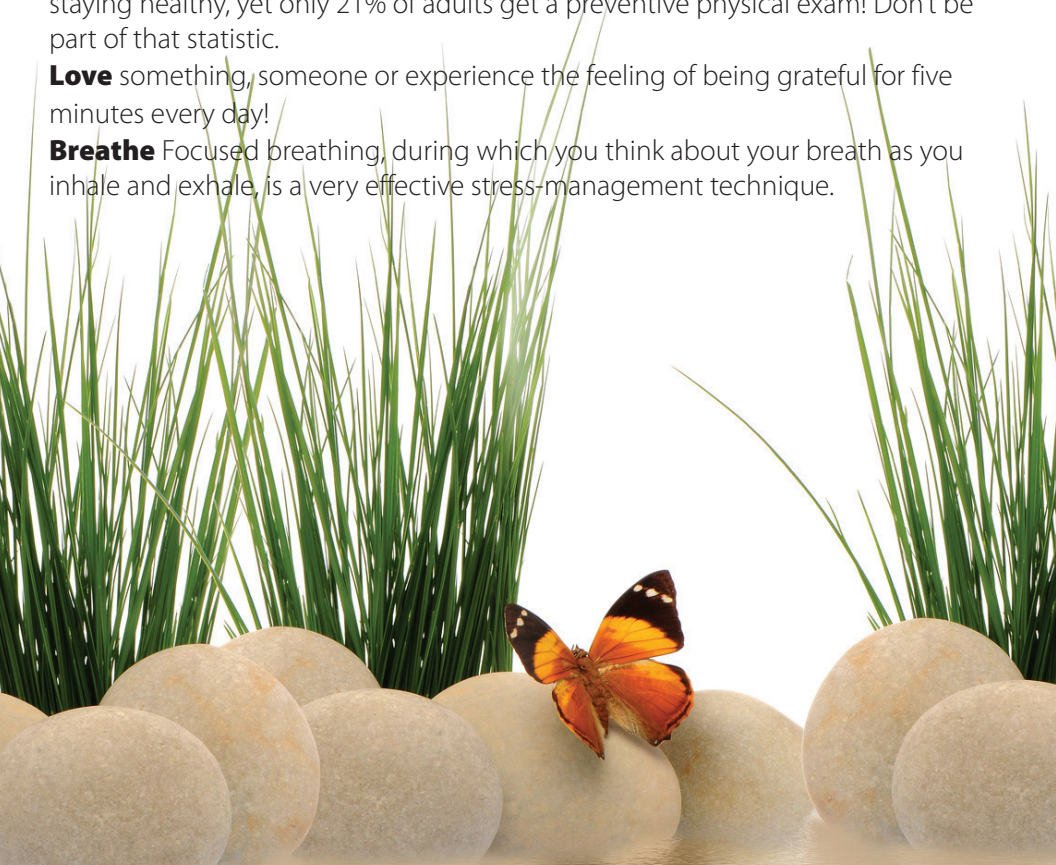
Coming This Fall to Your Credit Card!

Create a custom designed credit card that is uniquely you.

Starting this fall, you'll be able to create your own custom credit card with your unique personality. You can upload photos of your loved ones, pets or a memorable vacation – it's all up to you. It's **free** for the primary cardholder and then just \$10 for each additional card on your account.

To design your own custom card, you simply upload a personal image from your computer or select from our library of images. Then, follow the step-by-step directions by cropping, rotating or flipping your uploaded image; or confirm the image you selected from our library. Finally, review and submit your order. It's all done online through SilverLink Online Banking!

We'll send you an update soon — so check your e-mail or our website for more information about the new Visa® Image Card coming soon!





Managing Your Online Image

Many HR managers look at online profiles of candidates. So part of any good job search needs to include managing your online brand.

This includes:

- **Google yourself.** Negative mentions will spread fast unless you keep your ear close to the web, so setup a Google alert for your name.
- **Join the largest** social networks (Facebook, Twitter, LinkedIn), as well as those networks in your industry.
- **Know your audience.** There will be a point where you're going to have to make a strategic decision, what friend requests you accept and those you don't.
- **Consistency** is significant for pictures, your name and the overall message that you communicate through your online profiles.

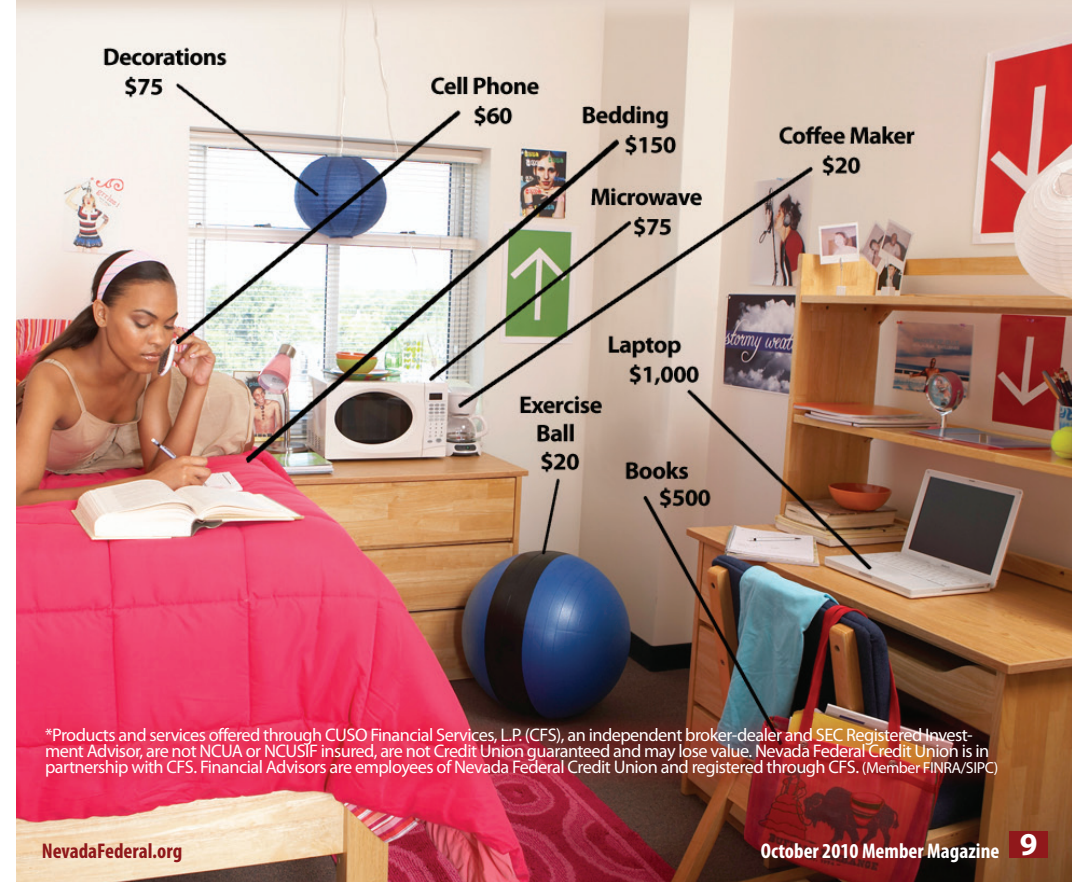
COLLEGE SAVINGS PLANS

College might be more expensive than you think.

With the high price of tuition and other living costs associated with college life, it's never too early to start saving for your child's education. Nevada Federal's Investment Group can help you choose a college savings plan for your specific lifestyle.

Call today to schedule a free consultation and meet individually with one of our Investment Group Representatives, available through our Broker Dealer, CFS*, to discuss your savings needs. Whether it's for your child's future or your own retirement, our team can put you on the road to a successful savings plan.

Las Vegas Area (702) 641-4323
 Toll Free (800) 388-3000 Ext. 4323
inevadafederal.org



*Products and services offered through CUSO Financial Services, L.P. (CFS), an independent broker-dealer and SEC Registered Investment Advisor, are not NCUA or NCUSIF insured, are not Credit Union guaranteed and may lose value. Nevada Federal Credit Union is in partnership with CFS. Financial Advisors are employees of Nevada Federal Credit Union and registered through CFS. (Member FINRA/SIPC)

Shop **smart** this **season**
with Nevada Federal's
exclusive member
discounts.



Invest in
America 

In addition to our regular member discounts, with the Invest in America program, all eligible current and new credit union members have access to valuable offers from GM, Sprint, Allied Van Lines, FTD.com, CU Benefits Express, CompleteTax, DIRECTV and Shop America.

ShopAmerica
1200+ online retailer discounts

Make money by shopping through Shop America. You can get major retail discounts and paid to shop when you shop online at more than 1,200 online retailers with Shop America. And every time you earn \$10 or more in cash back from your purchases, you'll get a check as a thank you!

For more details on all of our member discounts visit:
nevadafederal.org/membership



Name: Seth Lenett

Title: Franchise Owner, Golden Spoon Frozen Yogurt, Las Vegas

Business Owner since: 2006

NFCU member since: 1996

Las Vegas resident since: 1987

Favorite thing about NFCU: Convenience and customer service

Personal info: Married with two sons

If anyone knows customer service, it's Seth Lenett, owner of six Golden Spoon Frozen Yogurt stores in Las Vegas. Seth joined the credit union in 1996. His fourteen-year journey as a member took him from bus boy, trying to make ends meet, to the owner of several successful franchises.

Having Golden Spoon locations spread throughout the valley, Seth finds himself on the road quite a bit traveling to each of his locations several times a week, so convenience with his banking is very important.

Seth donates regularly to several local and national non-profit charitable organizations and has a passion for helping others. He recently contacted the credit union to offer his fellow members a discount on every purchase at his stores. We gladly accepted and are excited to feature this exclusive discount on our website under the member discounts link at nevadafederal.org.

NFL SWEEPSTAKES

YOU COULD
WIN A TRIP
TO SUPER BOWL XLV

GRIDIRON GIVEAWAY

Simply make purchases with your Visa® credit card between **now and November 30, 2010**.* You could win the football experience of a lifetime:

- 2 tickets to Super Bowl XLV in Dallas
- Round-trip airfare for two
- VIP tunnel access to watch the players take the field
- 4 nights hotel accommodations
- NFL Tailgate Party tickets and lunch or dinner with an NFL player

Use your card every day for more chances to win.

For more details visit:
www.pscufs.com/visagridiron



Or come CHEER us on!

UNR

2010 Football Schedule from 10/9/10



Date	Opponent	Location	Time
Sat, Oct. 09	San Jose State	Reno, NV	1:05 p.m.
Sat, Oct. 16	Hawaii	Honolulu, HI	8:30 p.m.
Sat, Oct. 30	Utah State	Reno, NV	1:05 p.m.
Sat, Nov. 06	Idaho	Moscow, ID	2:00 p.m.
Sat, Nov. 13	Fresno State	Fresno, CA	7:00 p.m.
Sat, Nov. 20	New Mexico State	Reno, NV	1:05 p.m.
Fri, Nov. 26	Boise State	Reno, NV	7:15 p.m.
Sat, Dec. 04	Louisiana Tech	Ruston, LA	Noon

UNLV

2010 Football Schedule from 10/9/10



Date	Opponent	Location	Time
Sat, Oct. 09	West Virginia	Morgantown, WV	12:30 p.m.
Sat, Oct. 16	Colorado State	Fort Collins, CO	11:00 a.m.
Sat, Oct. 30	TCU	Las Vegas, NV	8:00 p.m.
Sat, Nov. 06	BYU	Provo, UT	11:00 a.m.
Sat, Nov. 13	Wyoming	Las Vegas, NV	7:00 p.m.
Thu, Nov. 18	Air Force	Las Vegas, NV	7:00 p.m.
Sat, Nov. 27	San Diego State	San Diego, CA	5:00 p.m.
Sat, Dec. 04	Hawaii	Honolulu, HI	TBA



*NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. Non-purchase entries and purchase entries have an equal chance of winning. See official rules for non-purchase entries in your latest statement insert or online at nevadafederal.org.