2021 Mitchell-Beall-Rosen **Scholarship Contest Concludes**



Once again, this year's Mitchell-Beall-Rosen Scholarship Contest wasn't typical. Despite the limitations presented by COVID-19, the contestin its 39th year—still went off without a hitch.

This year's six winners were chosen from a pool of entrants based on the quality of a 1,000-word essay and an "in-person" Zoom interview. Scholarship amounts ranged from \$1,500 up to \$10,000, for a total of \$35,000 awarded.

Recipients of the 2021 Mitchell-Beall-Rosen Scholarship Contest were Jakob Werdell of Columbia, Maryland; Kayla Illig of Odenton, Maryland; Lexie Lee of Eldersburg, Maryland; Elly Stephen of Catonsville, Maryland; Timothy Woerner of Ellicott City, Maryland; and Erik Holmer of New Church, Virginia. Congratulations to all!

CALENDAR

SEPTEMBER 6, 2021: LABOR DAY All NASA Federal offices will be closed.

OCTOBER 11, 2021: COLUMBUS DAY All NASA Federal offices will be closed.

LOCATIONS

Annapolis 2452 Solomons Island Rd Annapolis, MD 21401

Arlington **FDIC Building D** 3503 Fairfax Dr. Arlington, VA 22201

Bowie 16461 Excalibur Road Bowie, MD 20716

Collington 500 Prince Georges Blvd. Upper Marlboro, MD 20774

Columbia 7085 Minstrel Way Columbia, MD 21045

Falls Church 1130 West Broad Street Falls Church, VA 22046

Goddard Space Flight Center* Goddard Space Flight Center, Bldg. 21 Greenbelt, MD 20771

NATIONWIDE

More Than 5,600 Branch Network Locations 30.000 Free ATMs Plus, Get Cash at More Than 7,900 7-Eleven[®] Stores Find a location near you at nasafcu.com/locations

P.O. Box 1588 | Bowie, MD 20717-1588

Telephone

Local	
Toll-Free	1-888-NASA-FCU (627-2328)
Contact-24	
Lost/Stolen Card	
Lost/Stolen Card (After Business Hours)	

Fax

Mortgage Services... 301-249-0798

Your NASA FCU deposits (excluding investment accounts) are federally insured to at least \$250,000 by the National Credit Union Administration, an agency of the U.S. Government.



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. Loans subject to credit approval. © 2021 NASA Federal Credit Union.

f 💟 in 🕥 🔊

www.nasafcu.com



NASA Headquarters 300 E Street, SW, Suite GC-21 Washington, DC 20024

National Academy of Sciences (NAS)* 500 Fifth Street NW, Suite 310 Washington, DC 20001

National Science Foundation (NSF)* 2415 Eisenhower Ave. Alexandria, VA 22314

Oak Hall 7027 Lankford Highway (Rt. 13) Oak Hall, VA 23416

Rockville 895-C Rockville Pike Rockville, MD 20852

Wallops Island* GSFC-Wallops Flight Facility, N-133 Wallops Island, VA 23337

*Access restricted to employees of that facility

LUCal	
Toll-Free	. 1-888-NASA-FCU (627-232
Contact-241-888-	-NASA-FCU (627-2328), pres
Lost/Stolen Card	. 1-888-NASA-FCU (627-23)
Lost/Stolen Card (After Business Hours)	



Better Days, A Brighter Financial Future Lay Ahead



The quarterly news & service update for NASA Federal members

nsigh



Fight ID Theft with ID Navigator

Concerned about data privacy and identity theft? You're not alone. That's why we're so excited to announce a new Visa credit card benefit: ID Navigator Powered by Norton LifeLock.

With ID Navigator, you'll stay informed about potential threats to your identity. So should the unexpected happen, you'll have the guidance you need to act quickly. Services include:

- Dark Web Monitoring: Continuously patrols the dark web and sends you notifications if your personal information is found. During enrollment, you choose what information is monitored, and you can update this information at any time.
- Data Breach Notifications: Sends you notifications via email on large-scale breaches so you can act quickly should a breach affect your personal information.
- Stolen Wallet Assist: Provides guidance to help you cancel or replace credit cards, driver's licenses, Social Security cards, insurance cards and more if your wallet is ever stolen.
- One-Bureau Credit Monitoring Alerts¹: Helps keep you on top of your credit to detect fraud more quickly. Alerts are sent so you're aware of key changes to your credit file with a major credit bureau. During enrollment, you choose preferred communication channels for alerts (e.g., text, email, phone and mobile app push notifications).



- Credit, Bank and Utility Account Freezes: Provides instructions and links to quickly freeze your credit, bank and utility files with each consumer reporting company to help protect against criminals opening unauthorized accounts in your name.
- **Restoration Assist**: U.S.-based Identity Restoration Specialists are available Monday to Friday from 6:00 a.m. to 5:00 p.m. Pacific time with guidance and next steps to assist you should you become a victim of identity theft or other suspicious activity.

So, what are you waiting for? Enroll in ID Navigator today by visiting **nasafcu.com/IDNavigator**. Or, call us at **1-888-NASA-FCU** and a Member Service Associate will be happy to assist you.

No one can prevent all identity theft.

¹Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met you will not receive credit features from Equifax. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

Time for a New Ride? *We Can Help*.

Don't get stuck with a high-rate loan from the dealership. Get prequalified for a NASA Federal auto loan and shop for your new car with confidence and negotiating power!

With a NASA Federal auto loan, you can drive off the lot on your terms, your way. We have rates as low as **2.19%** APR² and flexible terms up to 84 months. You'll also enjoy no payment for 60 days³ and get a quick decision.

Getting your NASA Federal auto loan couldn't be easier, so what are you waiting for? Visit **nasafcu.com/auto-purchase** or call **1-888-NASA-FCU** to get yours today!



 2 APR = Annual Percentage Rate. APR is based on an evaluation of creditworthiness, so your rate may vary. Credit approval required. Membership and eligibility requirements apply. The refinance of an existing NASA Federal Credit Union fixed-rate loan is permitted on time only with a required 51,000 cash out. Verification of current rate is required. The minimum that can be refinanced is \$5,000. Rates are higher for older model cars. The APR for model years 2011 - 2016 are 1% higher and model years greater than 10 years (\leq 2010) are 2% higher than the quoted floor or as low as rates. The loan will still accrue interest during the 60-day deferral period.



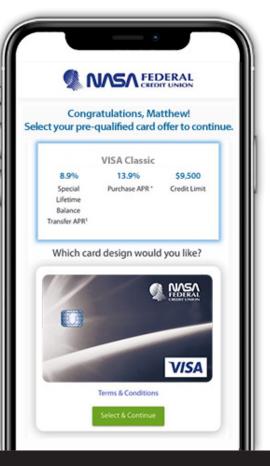
You've got goals, and a NASA Federal loan or credit card can help you reach them. You've also got two minutes. And that's all it takes to check your personal loan or credit card rate BEFORE you apply—without affecting your credit score.

So, whether you're doing home improvements, consolidating debt, or getting that shiny new credit card, take two minutes out of your busy day to learn what your rate is BEFORE you apply. Simply answer a few short questions, and get your rate today!



To check your **personal loan** rate, visit **nasafcu.com/smartloan**

To check your **credit card** rate, visit **nasafcu.com/credit-cards**



See Terms & Conditions: nasafcu.com/terms-conditions/credit-card-terms-and-conditions

24/7 Nationwide Access. 100% Smooth Sailing.



To learn more about mobile access, visit nasafcu.com/mobile-banking and to locate our network of over 30,000 fee-free ATMs and 5,600 shared branches, visit **nasafcu.com/locations**.

Our Best Mortgage Offer Ever!



There's *never* been a better time to buy or refinance a home–or a better mortgage offer to do it with.

Available in both fixed-rate and jumbo loans, our mortgage offer for new home purchases is unlike any other. Get 100% financing with \$0 down and \$0 PMI.

Or, refinance your existing home with \$0 PMI and access up to 95% of your hard-earned home value

to make household improvements—or consolidate other high-rate debt. The choice is yours!

Whether you choose to buy or refinance, you'll enjoy expert service through a NASA Federal Mortgage Specialist that is second to none. So don't wait–apply right online today! Simply visit **nasafcu.com/zero-down**, or **nasafcu.com/cashout-refi**. Or, call **1-888-NASA-FCU** to speak with a NASA Federal Mortgage Specialist today.

Membership and eligibility required. Special loan programs offered to well-qualified applicants. Some restrictions may apply. Offers valid for primary residences only. Special Loan Programs are limited time offers and can end at any time without advance notice. Zero Down Programs for new primary residence purchases or refinances in the following designated areas only. CO, CT, DC, DE, FL, GA, MA, MD, ME, MN, NC, NH, OR, PA, RI, TX (new purchases only), VA, VT, WA & WV. Other home loan programs available nationally (except AK, HI, and NJ). Speak with a NASA Federal First Mortgage Loan Specialist for loan details and rates.



DID YOU KNOW? NASA Federal has a partnership with the National Space Society.

The National Space Society (NSS) is widely acknowledged as the preeminent "citizens voice" on space and has over 50 chapters in the U.S. and around the world.

The Society's vision is to promote people living and working in thriving communities beyond the Earth, and the use of the vast resources of space for the dramatic betterment of humanity.

Membership benefits include:

- A full-year subscription to Ad Astra, the award-winning space magazine offering insightful articles on space exploration, development, tourism and settlement, plus stunning, full-color photography.
- **NSS Downlink,** a monthly e-newsletter offering news on space, NSS and upcoming events.
- **Special invitations** to NSS-sponsored events and discounts on space related merchandise
- And much, much more!

Visit **space.nss.org** to learn more about NSS – and all of the benefits of membership.



