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## Same Day ACH Debits Are Here

Same day ACH debits began for all financial institutions on September 15, 2017. This means that the None Suffer Lack Federal Credit Union (NSLFCU) now has same day processing for all electronic payments.

What does this mean for you?

Now, if you pay for something electronically, that payment will debit from—or come out of—your account the same day. There are no more delays when you purchase something with an electronic payment or even a check. Yes, even the checks you write are being processed as ACH/electronic payments more often than not. So be careful! Make sure there is money in your account to cover any checks you write. Before you pay a bill online with your account information, check your account first. Make sure the money is there, because if it isn't your account may go negative.

## NSLFCU HOURS

- ◆ Tuesday: 9am-6pm
- ◆ Wednesday–Friday: 9am-4pm
- ◆ Saturday: 9am-1pm
- ◆ Sunday & Monday: Closed

## Upcoming Events

- Home Buying Seminar  
October 7
- FTHCM Chapel 10am –12pm

## Holiday Closings

- Veteran's Day  
November 11
- Thanksgiving (Observed)  
November 23 & 24
- Christmas Day (Observed)  
December 23 & 26

## Overdraft Protection

Fortunately, NSLFCU has overdraft protection in place for any electronic payment coming from your share draft checking account. If there isn't enough in your checking account to cover a check or an electronic purchase you've made, the remaining balance you owe will debit from your regular share savings account to cover the difference. There is a \$1 transfer fee for this service, which is much better than the alternative: a \$30 insufficient funds fee and an unpaid check/bill. If you have any questions regarding this process please do not hesitate to call the Credit Union at 301.899.0300.



## Have You Tried Online Banking?

The best way to stay informed about your account is with online banking. Stay in the know about what's being credited to or debited from your account with online banking. Contact the Credit Union to set up online banking or if your having trouble accessing your account online. Call or email us today to set up this modern convenience.

301.899.0300

NSLFCU@FTHCM.org

## New NSLFCU Website



Click the link to check out the new look of our website at

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

## DEBT CONSOLIDATION LOAN PROMOTION \$15,000\* at 6% for 48 Months!

The average credit card interest rate is around 20%. Personal loan rates can be anywhere from 10-15%. Now compare those rates to the None Suffer Lack Federal Credit Union's limited-time loan rate of 6%. Consolidate your credit cards and installment loans with a balance transfer to None Suffer Lack. Call us today and see how much you could save!

### APPLY TODAY!

\*Select borrowers may be approved for a \$20,000 debt consolidation loan at the same interest rate and term. This promotion is available until December 31, 2017.



## Annual Credit Union Meeting 2017

This year's Annual Credit Union Meeting focused on assuring its members of the security of their accounts with the None Suffer Lack Federal Credit Union. The meeting featured a special presentation from the Credit Union's auditing firm Clifton Larson Allen. Representative Mark Gillett gave a report on the state of the Credit Union and assured members their assets with NSLFCU are safe.

The meeting also centered around empowering members to make confident and informed decisions to protect their credit. Sis. Toni Hopkins, President and CEO of NSLFCU, addressed the recent [Equifax security breach](#) and suggested placing an extended fraud alert or a credit freeze on your credit file.

- A freeze generally stops all access to your credit report, while a fraud alert permits creditors to get your report as long as they take steps to verify your identity.

- Some states charge a fee for placing or removing a credit freeze, but it's free to place or remove a fraud alert.

Please visit [The Federal Trade Commission's website](#) for more information about these two options for securing your credit.

NSLFCU's financial statements for the 2016-2017 fiscal year are available to view on [www.NSLFCU.org](http://www.NSLFCU.org). Chairman of the Board of Directors, Sis. Brittany Cunningham, made a profound statement of confidence concerning the Credit Union's state of affairs: "In light of the questionable business practices of several financial institutions in our country, there's

**NSLFCU Supervisory Committee Opening**

The None Suffer Lack Federal Credit Union's Supervisory Committee needs your share! Those interested in the position may email their resumes to [fwjordan@live.com](mailto:fwjordan@live.com).

**NSLFCU Board of Directors Opening**

The None Suffer Lack Federal Credit Union's Board of Directors also needs your share! Your share is important, necessary, and sufficient. Interested candidates may email their resumes to [Britncunningham@gmail.com](mailto:Britncunningham@gmail.com).

peace in knowing that our assets [at NSLFCU] are safe."

Thank you to all who attended this year's annual credit union meeting. We look forward to another year of success.

**NSLFCU Book Scholarship Winners**

Congratulations to our 1st Annual NSLFCU Book Scholarship Winners.

***Monae Jones ~ Stephen Lowery ~ Jana Ponder***

**See pages 4-6 to check out the winning essays!**

## Monae Jones NSLFCU 2017 Book Scholarship Winner

### What does it mean to leave a deposit for the next generation?

While at From the Heart Christian School, we were taught to be good examples for the children—walk correctly in the halls, follow instructions, excel academically. Our immediate deposit was to be an example for those who came behind us. But, what I soon realized was that being an example is only the first step. We must all ensure that we make a deposit and not bad investments. When you think of a deposit, you think of the bank. A financial deposit is a sum of money that is stored in a bank to gain interest. It gains interest. Not only does our life affect the next generation, but it affects future generations to come.

But, there is another type of deposit—a river deposit. A river deposit is defined as “a large natural stream of fresh water flowing along a definite course, usually into the sea, being fed by tributary streams.” A few facts are vital to point out in this definition. One: The natural stream is fresh water. Two: The stream is on a definite course. Three: the deposit is fed by tributary streams. I must think of myself as a stream, but that does not automatically mean I am a deposit. I have to ensure that I do not let this world pollute me with its ways of thinking. I must be focused on the end goal of pleasing God and furthering His kingdom. I must also allow others to help me. Just as I am trying to leave a deposit for the next generation, the generations before me are leaving a deposit in my life. The next generation should see our example and become like a river deposit. This cycle of deposits gains interest for all of the generations to come.



**From left to right:** Scholarship recipient Sis, Monae Jones and Sis. Toni Hopkins, President & CEO of NSLFCU



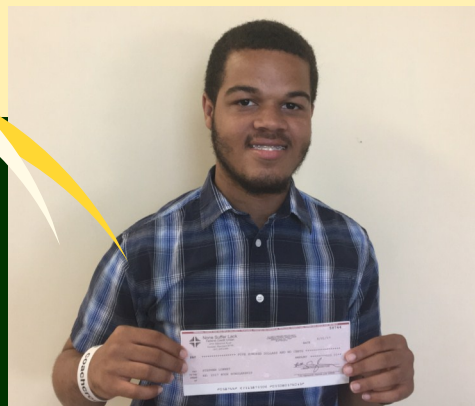
## Stephen Lowery NSLFCU 2017 Book Scholarship Winner

### What does it mean to leave a deposit for the next generation?

Leaving a deposit in the earth for the next generation is all about being focused on others rather than myself. It is about seeing the needs of others before my own needs, and doing what I can to supply that need. It means that I see value in those coming behind me and that I understand that their share is important, sufficient and necessary. It also means laying a foundation to be built upon and an example of how to build upon it.

To leave a deposit for the next generation, I must be humble. Humility insures that I don't get so consumed with myself that those coming behind me cannot get what they need. To leave a deposit, I must work hard. Working hard will instill a work ethic in those coming behind so that they can be productive. Lastly, to leave a deposit I must love. Love compels me to give so that I can help others. Loving others prepares me to give what is needed for the betterment of the next generation.

It is important to leave a deposit for the next generation because it helps those coming behind to benefit from my labor. If I don't leave a deposit, my labor is in vain because it cannot be continued by those coming behind me. It is also important for me to leave a deposit for the next generation because the next generation can learn from my experience. I want to leave a deposit so that the next generation does not make the same mistakes that I have made.



**Scholarship recipient:**  
Bro. Stephen Lowery

## Jana Ponder NSLFCU 2017 Book Scholarship Winner

### What does it mean to leave a deposit for the next generation?

#### Defining an Aspect of Our Relationship with God

Although leaving a deposit for the next generation could mean a wide variety of things depending on the situation, it ultimately has a very basic meaning. In order to leave a deposit for the next generation we must live our lives in a way that can financially, physically, and/or spiritually support the next generation. This generation must get themselves to a point of stability where they are bearing financial, physical, and spiritual fruit, their fruit is able to benefit the next generation, and their fruit is able to remain. If we are not first stable in all areas of our lives' we cannot leave a deposit that will remain and continue to benefit the next generation when we are gone.

Some people choose to spend the money that they make without budgeting, without saving and without considering future uses for said money. Budgeting is bread and water for others. Some forge to include others into their budget, but others make sure they give first before they budget their income. Those described in the last situation have a heart to give. In order to leave money or anything of personal value we must have a heart to give. In order to leave a deposit for the next generation you must actually leaving it (entrusting it in someone else's care). Whether we are leaving money, a skill, a ministry, or wisdom we must entrust that deposit with someone else. Leaving a deposit financially, physically, and/or spiritually also requires patience. We must have patience to endure during the depositing process. The investment we desire to make in the next generation will take time to think of, prepare, and it may take time to be accepted. All in all, leaving a deposit for the next generation takes a lot of work, but our love and relationship with God can and will guide us in what it means to do so.



**From left to right:** Scholarship recipient Sis. Jana Ponder and Sis. Toni Hopkins, President & CEO of NSLFCU