

First Quarter 2010

BLUEline

GPOFCU
Financial Choices — Lifetime Solutions

A Financial Guide for Credit Union Members & Their Families

SUPERBOWL DRAWING

Get your finances in shape in time for the big game and you could win a \$50 grocery card to help you prepare for your own tailgate or Super Bowl party.

Stop by the credit union any day between now and January 28, 2010, to receive your draft slips to be entered into the "SUPER BOWL."

Then let us give you some credit counseling and prepare a 2010 budget for your household for the new year to help you intercept spending pitfalls.

Once you've completed your budget, your draft slip will be eligible for the first-round pick on January 29, 2010, at noon. You must have your draft slip turned in no later than 1:00 p.m. on the 28th to be eligible for the drawing.

Come hang out at our second annual "Tailgate party" on January 28 between 11:00 a.m. and 1:00 p.m. to root for your team, play games and enjoy light refreshments.

Call or stop by the credit union for more details.

Taking Care of Business ... From Home!

You don't need to drive to the credit union, or even to the post office, to take care of managing your account, paying your bills or checking up on your latest financial transactions. You can do all these things from home with just your phone and your computer.

If you need account information quick, you can pick up the phone and dial Day 'N' Night Teller 24 hours a day at 202-589-0005. You can perform a balance inquiry, see if a check has cleared, transfer money between your accounts and get recent history.

Use eStatements to see all transactions made on your accounts within the past month in an easy-to-read format. Instead of waiting for paper statements to come in the mail, you just have to check your e-mail inbox. You can even download the financial management software.

Pay most any bill, even a one-time payment to an individual, through GPOFCU's website with Online Bill Pay. You can set up payments ahead of time and have recurring payments taken out each month for items that don't change, like insurance and rent.

To sign up, fill out the bill payment form on our website and mail it in. We'll send you a user ID and password. To register for either of the other services, speak with a member service representative by calling 202-512-1067.



Chairman's Message



The year of 2009 saw many challenges with our Credit Union and the economy. High foreclosure, major banks and credit unions' failures, high unemployment rate are just a few of the current issues that face all of us. In spite of all these issues, GPOFCU grew and you, our members, were the recipient of great rates, more affordable loans and great products and services. GPOFCU recently received approval to provide financial services to those living, working and attending schools in the areas of Southeast, Southwest, Northwest, and Northeast Washington, D.C.

While credit unions were not faced with the magnitude of problems faced by banks, our industry was affected. The National Credit Union Administration (NCUA) placed into conservatorship two large corporate credit unions. GPOFCU has no dealings with either of the two corporates and wants to assure you your funds are safe and the Credit Union is well capitalized and profitable. Your funds are insured up to \$250,000.00 by NCUA.

The Board, Supervisory Committee, Management and Staff would like to wish you a Happy New Year and assure you we are here to serve you as you gain your financial success. Your annual meeting is scheduled for March 12, 2010, at 2:00 p.m. in the Carl Hayden Room, 732 North Capitol Street, N.W. Stop by and meet your Board of Directors and the staff and ask any and all questions you may have. I, along with the rest of the Board of Directors, Supervisory Committee, Management and Staff, say thank you for being a valued member of GPOFCU.

Shirley A. Stewart
Chairperson
Board of Directors

got a dollar?



Make a difference!

This year, just as we have for the past 5 years, we will be sponsoring the Credit Union Cherry Blossom 10 Mile Run, which is a charity event to raise money for the hospitals in the Children's Miracle Network. If every credit union member in the U.S. donated just one dollar, we'd have over \$90 million in donations.

Of course, if you'd like to donate more than \$1, you'll be doing more to help sick children, but every little bit will help to put a smile on a young person's face. All the money that you give as a member of GPOFCU will go to Children's Hospital, right here in the District. To donate, all you have to do is go online to www.cumiracles.org. You can donate anytime, even after race day. There is no time when children are not in need of life-saving medical care.

If you'd like to come out to run in the race, or just to cheer on others who choose to run for this great cause, go to www.cherryblossom.org for more information. Race day is April 11.

GPO Federal Credit Union

A new financial choice for Washington, DC residents and consumers!

GPO Federal Credit Union has received approval from the National Credit Union Administration to provide its financial services to individuals who live, work, or attend church or school in the areas of Southeast, Southwest, Northeast and most of Northwest Washington, D.C. In these challenging financial times, this membership eligibility expansion brings a new vitality to the credit union's future growth opportunity, and provides a new source of affordable financial solutions for many families, individuals and small businesses.

Since its founding in 1935, the credit union has proudly served employees and retirees of the Government Printing Office and, through the years, employees of several local businesses and organizations have been added to GPOFCU's field of membership.

Our mission is to deliver exceptional service, built on trust, while meeting the primary financial needs of our members. GPOFCU is committed to assisting you and your family with smart financial choices by providing affordable services, including savings, checking and loans at competitive rates, and personal counseling and educational resources to guide you to a successful financial future.

Come build your future with GPOFCU!



Time to Study!

No matter what your age, you can benefit from learning more about managing your money. Here at GPOFCU, we are committed to education. That's why we offer the following resources through our website. All are available free of charge.

Kirby Kangaroo is for our members under 12. This site is full of content that is educational and fun. Kids can learn about money while they read stories or play games and can even send in jokes.

Teens can check out *CU Succeed*, an online portal with articles written and designed just for them. It has information on the important issues, like budgeting, college, borrowing smart, saving and getting that first job.

Young adults will benefit from *On Your Way*, which focuses on the things that matter to college students and recent graduates. It can be scary to move out on your own and assume financial responsibility, but this new site will help navigate the waters.

You can access all of these resources right from our homepage. Just go to www.gpofcu.org and look for the words "Financial Education" at the bottom.



Your Words or Video

Could Earn You a \$1,000 Scholarship

If you're a senior in high school or in your freshman, sophomore or junior year of college, you could win \$1,000 to put toward your education expenses.

The \$11,000 Credit Union College Scholarship Program for 2010 is underway now. The Credit Union Foundation of MD & DC, the sponsor of the awards, will award a total of 11 \$1,000 prizes to credit union members in May.

There are two ways to enter. You can write an essay of 750 words or less or submit a video. It's your choice. If you plan to write an essay, your question is "How can your credit union membership help you avoid financial pitfalls?" If you'd rather submit a video, you should create a 60-second ad promoting credit union membership.

Once you've decided which competition you'd like to enter, go to www.cufmddc.org/scholarship.htm for an application and complete details. Don't wait too long to get started. The deadline is March 31.





Tax Time TIPS

Get your refund fast

Get your tax refund faster by asking to receive it as a direct deposit to your GPOFCU account. Just enter our routing number (254074646) and your account number in the designated spot on your tax form.

Report your dividends

Your year-to-date dividends for 2009 will appear on your December statement so you can report them as interest income on your taxes. If you received more than \$10 in dividends in 2009, you'll also get a Form 1099.

Don't forget your IRA contributions

IRA deposits for tax year 2009 must be in our possession by April 15. Remember, contribution limits are \$5,000 for anyone 49 or younger and \$6,000 for those 50 or older. If you skip a contribution year, you miss out on compounding dividends and you can't make up that money later. Be sure to designate your money as for 2009 and wait until after you make your contributions to file your taxes so you can get any applicable deductions. Ask your tax advisor for details.

Get tax help

We're pleased to again offer TurboTax online. TurboTax is the uncomplicated, fast and free way to file if you have a simple return. If your taxes are pretty complicated, or you'd just rather work with a personal preparer, we offer the services of a local Jackson Hewitt tax professional. Whether you prefer to self-prepare online or work with a tax professional, visit our website or call 202-512-1067 for more details.



Holidays

The credit union will be closed in observance of the following holidays:

January 18—

Martin Luther King, Jr. Day

February 15—Presidents' Day

Schedule of Fees

Effective January 1, 2010

ATM Fees

ATM Fee per Transaction at Foreign ATMs (up to 4 per month)	No charge (ATM-owner may surcharge.)
ATM Fee per Transaction at Foreign ATMs (more than 4 per month)	\$1.00 (ATM-owner may surcharge.)
ATM Fee at Our ATMs	No charge
ATM Inquiry Fee	\$0.75
ATM Declined Transaction Fee	\$0.75
ATM Card & PIN Replacement	\$5.00

Share Draft Fees

Non-Sufficient Funds (NSF)	\$25.00
Overdraft Fee	\$25.00
Stop Payment - Share Draft and ACH	\$10.00
Share Draft Copy Fee	\$3.00
Online Share Draft Copy	FREE

Visa Fees

Replacement for Lost/Stolen Cards	\$5.00
Over-Limit Fee	\$20.00
Late Fee	\$20.00
Returned-Check Fee	\$25.00 per item

Other Fees

Account Reconciliation/Research Fee	\$15.00/hour
Check Cashing Fee (personal checks up to \$100)	\$5.00/check
Excessive Withdrawal Fee (after 4 from teller each month)	\$5.00 per withdrawal
Excessive Savings Transfer/Withdrawal Fee (more than 6 per month)	\$2.00 per withdrawal
Official Checks - 3rd Party	\$1.00
Certified Checks	\$2.00
Check Stop Payment	\$10.00/item
Returned Checks - Same Party	\$25.00
Returned Checks - Second Party	\$5.00
Inactive Account - No Activity in 12 months	\$5.00/month
ACH Non-Sufficient Funds (NSF)	\$25.00/item
Money Orders	\$1.00
Traveler's Check Fee	\$1.00/\$100 purchased
Traveler's Checks for Two	\$1.00/\$100 purchased
Traveler's Gift Check	\$2.50/check
Statement Copy	\$2.00
Printout of Account History	\$2.00
Online Account History	FREE
Western Union	\$15.00
Wire Transfers (Outgoing Domestic)	\$15.00
Wire Transfers (Outgoing International)	\$30.00
Wire Transfers (Incoming)	No charge
Wires (International)	\$20.00
Writ of Attachment/Tax Levy	\$50.00



GPO Federal Credit Union
www.gpofcu.org

BOARD OF DIRECTORS

Shirley Stewart, Chairperson
Robert Freeman, Vice Chairman
Azalea Albritton, Secretary
LaTonya Hayes, Treasurer
Diane Atkins, Member
Rose Bates, Member
Anthony Zagami, Member

SUPERVISORY COMMITTEE

Wallace J. McDade, Chairperson
Annie P. Drakeford, Vice Chairperson
Pamela L. Metts, Secretary
Melvin C. Eley, Jr.

MANAGEMENT

William E. Lewis, President/CEO
Marcia Dixon, Lending Manager
Carla Baker, Accounting

MAILING ADDRESS

P.O. Box 77119
Washington, DC 20013-7119

OFFICE HOURS & LOCATIONS

Main Office

732 North Capitol Street, NW
8th Floor
Washington, DC 20401

Mon., Wed. & Fri. 8:00 a.m. – 2:30 p.m.
Mon. (GPO Payday, every other Monday) 8:00 a.m. – 6:00 p.m.
Tuesday 7:30 a.m. – 3:30 p.m.
Thursday 9:00 a.m. – 3:30 p.m.

ATM LOCATIONS

732 North Capitol St., NW Lobby
GPOFCU Main Office Teller Lobby

DIRECTORY

Main Line: 202-512-1067
Toll Free: 1-800-286-4820
Fax: 202-289-1790
Day 'N' Night Teller: 202-589-0005
Lost or Stolen
 Visa Credit Card 800-808-7230
Lost or Stolen
 Visa Check Card 800-472-3272

FOR THE RECORD

As of November 30, 2009

Assets \$31,497,401
Shares \$25,727,555
Loans \$20,808,751
Members 3,500

Keep in touch! For your protection, make sure the credit union has your current address, telephone number, cell phone number and e-mail.

Our Mission Statement: To deliver exceptional service, built on trust, while meeting the primary financial needs of our members.

Savings Rates

Effective January 1, 2010

	Dividend Rate	Annual Percentage Yield		Dividend Rate	Annual Percentage Yield
Regular Shares			Individual Retirement Account		
\$50,000 & above	1.40%	1.409%	Account	1.65%	1.663%
\$25,000-\$49,999.99	1.30%	1.308%	Starter Investor Account (\$500 maximum)		
\$10,000-\$24,999.99	1.15%	1.156%		1.30%	1.308%
\$2,500-\$9,999.99	.90%	.904%	Share & IRA Share Certificates		
\$10-\$2,499.99	.80%	.803%	6 months*	1.65%	1.660%
Under \$10	0%	0%	12 months*	1.75%	1.762%
Money Market Accounts			24 months*	2.00%	2.015%
\$25,000 and up	1.50%	1.510%	36 months**	2.35%	2.371%
\$10,000-\$24,999.99	.99%	.995%	48 months**	2.50%	2.524%
\$2,500-\$9,999.99	.50%	.501%	60 months**	2.75%	2.778%
Share Draft Checking			Jumbo Share Certificates		
	1.00%	1.005%	6 months***	1.75%	1.762%
Christmas Club			12 months***	2.00%	2.015%
	.90%	.904%	24 months***	2.50%	2.524%
Vacation Club					
	.55%	.551%			

*Minimum deposit: \$500 **Minimum deposit: \$2,000
***Minimum deposit: \$25,000

Loan Rates and Terms

Effective January 1, 2010; subject to change by Board action.

Loan rates are tier-based and priced according to members' individual credit ratings. The loan rates listed below are the minimum rates offered.

Type of Loan	Annual Percentage Rate	Maximum Term	Other Conditions
New & Used Auto, Motorcycles, Boats and RVs	4.75%	24 months	
	4.95%	36 months	
	5.25%	48 months	
	5.50%	60 months	
	5.75%	72 months	
	5.95%	84 months	
Unsecured Signature Loan	as low as 6.50%	up to 60 months	
Unsecured Line of Credit Loan	as low as 6.50%	open-ended	
Certificate Secured Loan	Certificate Rate + 2.49%	10 years	
Savings Secured Loan	Savings Rate + 2.49%	10 years	
Home Equity Line of Credit*	WSJ Prime Rate** plus 1.75%	Check with CU	80% LTV***
	As low as 5.00%		90% LTV***
Home Equity Fixed Rate Loan*	As low as 6.00%	10 years	80% LTV***
	As low as 7.00%	15 years	80% LTV***
	As low as 7.00%	10 years	90% LTV***
	As low as 8.00%	15 years	90% LTV***

First Mortgage

You can pre-qualify for your mortgage by calling us at 202-512-1067.

Visa Credit Card	9.90%	Revolving	\$10,000 maximum
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*Available on Primary Residence ONLY.

**Wall Street Journal Prime Rate = 3.25%.

***LTV = Loan to Value. Up to 90% of appraised value less first mortgage balance.

