

## Why Join?

Although there are unlimited reasons to join Government Printing Office Federal Credit Union, below are our top five reasons that make us THE best choice for you! Refer a family member or friend today.



**SAVINGS ACCOUNTS TO FIT YOUR NEEDS**



**MAKE PURCHASES WITH APPLE PAY®, GOOGLE PAY™, OR SAMSUNG PAY**



**ONE OF THE LOWEST INTEREST RATES FOR VISA®**



**ONE OF THE LOWEST INTEREST RATES FOR AUTO LOANS**



**SUPER SAVERS YOUTH CHECKING ACCOUNT**



### NEW AND USED AUTO LOAN SPECIAL

Apply for an auto loan with Government Printing Office Federal Credit Union! Apply between January 1, 2023 – January 31, 2023, you can enjoy **rates as low as 3.00% APR\***, loans up to 72 months, up to 125% financing, and more\*\*\*!

#### Other sweet options:

- Car, truck, or SUV model year must be 2016 or newer
- Borrow up to 125% of the vehicle's value
- Terms up to 72 months\*\*
- Debt protection insurance is available (underwritten by CMFG Life Insurance Company)
- Guaranteed Asset Protection (GAP) is available to help protect your loan if your vehicle is stolen or totaled in an accident
- Vehicle Service Contracts are available through and administered by Vision Warranty Corporation®
- Up to 90 days\*\*\* until first payment; payment may be made through Payroll Deduction/Direct Deposit, automatic transfer from your GPOFCU Account, or through GPOFCU's Day-n-Night Teller audio response telephone system

#### In addition:

- We have the tools to help you make the best purchasing decision
- Use our TruCar search local dealerships for the vehicle you are interested in
- Check out Enterprise Car Sales for a great deal on newer model used vehicles
- Check the J.D. Power external website

To apply for pre-approval, visit: [mobicint.net/gov/login/loanapp](https://mobicint.net/gov/login/loanapp)

\*APR=annual percentage rate. APR based on individual credit information; not all will qualify. Rates quoted assume excellent borrower credit history and not all applicants will qualify for the lowest rate. Advertised loan rate applicable to new and used vehicles only. As low as rate for new and used vehicles is 3.00% APR. A Must apply between January 1, 2023 – January 31, 2023, to take advantage of the offer. Offer applies to online applications received no later than January 31, 2023  
\*\* New and Used Auto Loan - A 72-month term with an original balance of \$30,000 at a rate of 5.00% APR would have an estimated monthly payment of \$483.16. This offer is not valid for RV and Boat loans. No other discounts will be applied. \*\*\* Interest will start to accrue on the day of loan disbursement and may affect the amount of principal portion for the first few payments. Membership eligibility required.

## WELCOME

### P1. Why Join?

New And Used Auto Loan Special

Crush Your 2023 Fitness Goals On A Budget

### P2. Get A Convenient Card

Mobile Payment Is Now Available

Auto Refinance Special

3 Ways To Get Out Of Debt This New Year

### P3. High-Interest Loan Refinancing

College Scholarship Opportunity

Holiday & Vacation Club Accounts

The Family Security Plan®

Holiday Closures



## CRUSH YOUR 2023 FITNESS GOALS ON A BUDGET

Feeling motivated to crush those new fitness goals but worried about breaking the bank? We've got you covered! Getting in shape doesn't have to cost you anything at all. Did you know that there are a bunch of free resources out there on Pinterest, YouTube and Instagram? Look for exercises that require no weights. Then, as the weather gets warmer, get outside and move! Find the biking and walking trails in your area.



### GET A CONVENIENT CARD!

Our VISA Credit Card makes life easier because that's how it should be. Fixed rates, no annual fee, and no balance transfer fee are just a few of the perks! Apply today!

[LEARN MORE ON OUR WEBSITE](#)

## MOBILE PAYMENT IS NOW AVAILABLE!

Our GPOFCU members can now securely make purchases in-store or with a touch in-app, without sharing your credit and debit card information with the merchant!

**APPLE PAY®** - Your GPOFCU Visa Card and Apple Pay will change the way you pay! Add your card to Apple Pay today.

**GOOGLE PAY™** - With your GPOFCU Visa Card and Google Pay, you can securely make purchases in-store and in-app at millions of merchants in the U.S.

**SAMSUNG PAY** - Use your GPOFCU Visa Card and Samsung Pay while shopping at your favorite places!

To learn more about mobile payments, visit: [gpoFCU.org/visa-credit-card](https://gpoFCU.org/visa-credit-card)

## AUTO REFINANCE SPECIAL

When you refinance your auto loan with GPOFCU, you'll **receive up to 3.85% APR\*** off your current rate, freshen up your monthly payment, and give your wallet a break.

- Car, truck, or SUV model year must be 2020 or newer
- Borrow up to 125% of the vehicle's value
- Vehicle must be refinanced at same term as current loan
- Debt protection insurance is available (underwritten by CMFG Life Insurance Company)
- Guaranteed Asset Protection (GAP) is available to help protect your loan if your vehicle is stolen or totaled in an accident
- Vehicle Service Contracts are provided and administered by Vision Warranty Corporation
- Up to 60 days until first payment\*\*; payment may be made through Payroll Deduction/Direct Deposit, automatic transfer from your GPOFCU Account, or through GPOFCU's Day-n-Night Teller audio response telephone system

\*APR = Annual Percentage Rate. Must apply between January 1, 2023 – January 31, 2023, Floor rate of 2.50% APR. Actual APR is determined at the time of loan approval based on individual credit information. Not all will qualify. Offer valid for auto loans refinanced from another financial institution; does not apply to existing GPOFCU auto loans. No other discounts may be applied. Other restrictions may apply. Please contact us for further details. \*\* Interest will start to accrue on the day of the loan disbursement and may affect the amount of the principal portion for the first few payments. Membership eligibility is required. Insured by NCUA.

## 3 WAYS TO GET OUT OF DEBT THIS NEW YEAR

Debt doesn't have to control your life. While it can be stressful to manage, it's not impossible to get control of. We've got three tips to help you find the light at the end of the tunnel.

**Consolidate.** Debt consolidation is a strong option for getting out of debt. With a personal loan, you can pay off debt from multiple sources. Then, you pay off the loan with one monthly payment at one interest rate. This makes it easier for you to pay it off since the rate will likely be lower, and you don't have to keep up with multiple bills.

**Transfer balances.** Too much credit card debt with high interest? Apply for a low-interest credit card and transfer the balance over to that one. Now you'll be able to pay off your debt at a better rate, which saves you money.

**Consult a counselor.** Our GreenPath<sub>TM</sub> advisors can provide tools for navigating your way out of debt. If you feel like you have no idea where to start, contact GreenPath<sub>TM</sub> today.

**Ready to get out of debt? Let GPOFCU help you get started.**

# HIGH-INTEREST LOAN REFINANCING

If you have a high-interest loan at a finance company like One Main Financial or Mariner Finance<sup>1</sup>, you may be able to save thousands by refinancing at GPOFCU.

Finance companies like **One Main** and **Mariner Finance**<sup>\*</sup> exist for one reason: to make as much money from their customers as possible. They promise fast and easy loans for anyone, but what they really do is charge you thousands of additional dollars to borrow money at a higher interest rate than you deserve.

We know our members deserve SO MUCH BETTER! That's why GPOFCU is committed to helping members save thousands of dollars by refinancing their high-interest rate finance company loans through the credit union instead.\*\*

**Don't spend another month throwing your money away on high-interest loan payments; open your eyes to refinancing at GPOFCU.**

[LEARN MORE ON OUR WEBSITE](#)

\*GPO Federal Credit Union is not affiliated with, or acting on behalf of, either One Main Financial or Mariner Finance. \*\*Certain restrictions apply. Not all applicants will qualify. Loan example: \$25,000 loan at 9.75% APR for 60 months would have an estimated monthly payment of \$ 528.10. Membership required. This credit union is federally insured by the National Credit Union Administration.

**\$1,000**  
College Scholarships Available  
Choose to submit Essay, Photo or Video



## COLLEGE SCHOLARSHIP OPPORTUNITY

### APPLICATIONS FOR 2023 SCHOLARSHIPS ACCEPTED NOW!

Are you headed off to college or trade school in 2023? GPOFCU is pleased to announce our college scholarship to make it easier for you to meet tuition costs!

The \$12,000 Credit Union College

Scholarship Program for 2023 is now accepting applications! All college-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships – one \$1,000 video-based scholarship; and one \$1,000 photo-based scholarship. And, yes, you may apply in all three categories!

The deadline for applications is April 15, 2023. The scholarship winners will be announced in June 2023.

**For more information & to apply, visit: [cufound.org/scholarship](https://cufound.org/scholarship)**

GPOFCU, the Credit Union Foundation MD|DC, and its generous supporters cooperate to make this scholarship program possible.



## HOLIDAY & VACATION CLUB ACCOUNTS

Save for holiday or vacation expenses by setting up regular deposits to a Club Account. No minimum balance requirements and higher dividends<sup>1</sup>. Your Holiday Club Account balance is automatically transferred to your Share Savings Account in October; no early withdrawals are permitted from a Holiday Club Account unless the account is closed.

<sup>1</sup>Dividends are calculated daily, posted and compounded monthly on balances over \$10.



**FSP | The Family Security Plan<sup>®</sup>**

Affordable insurance protection, with the flexibility to fit your needs.

### LOCATIONS

#### Main Office

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

Hours: Monday thru Friday  
8:00 a.m. to 2:00 p.m.

### HOLIDAY CLOSURES

**Martin Luther King Jr. Day**  
Monday, January 16, 2023

**Presidents Day**  
Monday, February 20, 2023

Federally Insured by  
**NCUA**  
EQUAL HOUSING LENDER