

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

WELCOME

- P1. Why Join?
 - Holiday Loan
 - Visa® Credit Card
- P2. Youth Checking Account
 - The Family Security Plan
 - Mobile Payment
 - Mobile Banking App
 - Shop Local
- P3. College Scholarships
 - Mortgage Loan
 - Online Bill Pay
 - How To Save For Retirement
 - Holiday Closures

CHECK EVERYTHING OFF YOUR LIST THIS YEAR!

Need some extra cash this holiday season? Apply for a holiday loan!

- Borrow **\$1,800 at 12.85% APR***
 - 12-month term
 - \$85.00 Admin Fee
- Loan closings completed electronically via DocuSign

Visit our website for complete details

***APPLY TODAY!**



ENJOY STRESS-FREE HOLIDAY SHOPPING WITH A VISA® CREDIT CARD FROM GPOFCU!

- No annual fee or balance transfer fee; foreign transaction fees of up to 1.00% of total transaction
- Visa® account access for online statements and bill payment
- 0% intro rate on new purchases and balance transfers effective for six months from card approval date. Regular 9.90% APR* effective after six months on total balance and new purchases
- Offer applies to online applications received no later than December 31, 2022

Cash advance fee is \$20.00 per transaction. Not all applicants may qualify. Membership eligibility required. Insured by NCUA.

*APR = Annual Percentage Rate.



START THEIR FINANCIAL JOURNEY TODAY!

Starting a checking account early could be a big part of starting your financial journey on the right foot. With our Youth Checking Accounts, your child can get a head start on their financial development. Our Youth Checking Account can help teach the fundamentals of money management and financial responsibility. To learn more, head over to our website and get started today!

[LEARN MORE ON OUR WEBSITE](#)



FSP | The Family Security Plan®

Affordable insurance protection with the flexibility to fit your needs.

- Whole Life INSURANCE
- Term Life INSURANCE
- Disability INSURANCE
- Critical Illness INSURANCE
- Accident INSURANCE
- Hospital Sickness INSURANCE

MOBILE PAYMENT IS HERE!

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. On your Apple device, open the wallet app and tap the plus sign. Type in your card information! It's easy as that!

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. In the Google Play app, touch the plus sign on the bottom right of the app and touch add a credit or debit card. Enter your card information manually and validate your card information. Then, you are ready to go!

SAMSUNG PAY

Use your GPOFCU Visa Card and Samsung Pay while shopping at your favorite places! Find the Samsung Pay app pre-installed on your phone. Follow the on-screen install and set-up instructions. Touch add a credit or debit card, then enter your card information manually or capture it using the camera.

DOWNLOAD OUR MOBILE BANKING APP!

Try our remote deposit capture tool on our mobile app! While you're there, check out our other various and convenient tools on our app!*

*CARRIER MESSAGE AND DATA RATES MAY APPLY.

SHOP LOCALLY & SAVE THIS HOLIDAY SEASON!





Every year the Comptroller of Maryland engages in his 'Shop Maryland' and 'Save for the Holidays' campaigns encouraging residents to buy from local businesses. We will be offering a variety of reward programs for members who shop Maryland this holiday season!

COLLEGE SCHOLARSHIP OPPORTUNITY

APPLICATIONS FOR 2023 SCHOLARSHIPS ACCEPTED NOW!

\$1,000

College Scholarships Available

Choose to submit Essay, Photo or Video



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 2022 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

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

PAY YOUR BILLS WITH ONLINE BILL PAY!

Log in to Online Banking, select Services/Bill Pay, set up your bill payments, and we'll do the rest!

HOW TO REALLY SAVE FOR RETIREMENT

Saving for retirement can feel daunting at times. How can you plan for something so far ahead? It's easy to feel overwhelmed by retirement funds when you're just starting to make steady money. We've put together the basics for you to ease your mind!

The most important rule with retirement savings is to start today. It doesn't matter if this is your first full-time job or your fifth-just start! A lot of employers offer a 401(k) savings plan. Sometimes they match your contributions up to a certain percentage! If your employer does not have a 401(k) plan, open an IRA. Credit unions offer these Individual Retirement Accounts that operate similarly to 401(k)s.

Determine how much to contribute by calculating 15% of your income. Experts say that contributing 15% of your annual income starting at age 25 would allow you to retire by age 62. If 15% is too much, start smaller and gradually increase the percentage as you earn more money. You can adjust contributions and how long you plan to work based on your individual needs!



CLOSING LOANS AND OPENING DOORS

Your dream home could be closer than you think! Whether you're looking to purchase a new home or refinance your current one, we offer several solutions to help you close a mortgage loan with Government Printing Office Federal Credit Union.*

[LEARN MORE ON OUR WEBSITE](#)

*Not all will qualify.

LOCATIONS

Main Office

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

We will have new hours effective
December 1, 2022, Monday thru Friday
8:00 a.m. to 2:00 p.m.

HOLIDAY CLOSURES

Veterans Day

Friday, November 11, 2022

Thanksgiving

Thursday, November 24, 2022

Black Friday

Friday, November 25, 2022

Christmas

Sunday, December 25, 2022
Monday, December 26, 2022

New Year's Eve

Sunday, December 31, 2022

Federally Insured by

NCUA 