

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**



**CONVENIENT
ONLINE
SERVICES**



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



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



**GREAT
MEMBER
SERVICE**

GPOFCU IS COMMITTED TO SERVING YOU

Dear GPOFCU Members,

During the last few weeks of the year, we're usually focused on what's to come. All the new habits we're going to create and the goals we're going to achieve and the workouts we're going to do in the new year. With New Year's resolutions on everyone's mind, you may be thinking about how you can spend less and save more in the coming year. Here are some easy ways we can assist you in getting on a money-saving track all the way through 2021, and beyond.

There's no one-size-fits-all solution when it comes to high-interest debt, which is most commonly associated with credit card bills. Consider letting us help you get on the right track with a personal consolidation loan.

A Home Equity Loan or Home Equity Line of Credit could provide you with access to funds that will assist with home improvement projects, purchases, and expenses.

Lastly, there are a number of potential benefits to refinancing your car, truck, or motorcycle. Depending on your situation, refinancing could get you a better interest rate, lower your monthly payments, and/or change the duration of the loan to better suit your needs, lifestyle, and budget.

Stephanie M. Covington

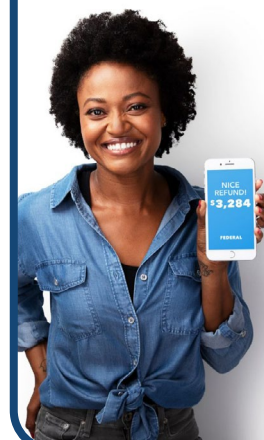
CEO/President

Government Printing Office Federal Credit Union

WELCOME

- P1. Five Reasons To Join
CEO Letter
Tax Info
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GreenPath™
Scholarship
CardValet
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Beware of COVID-19 scams
EZShield® Free Identity
Restoration Assistance
Holiday Closures
Board Of Directors' Election

Members Save Up To \$15



**intuit
turbotax.**

**Love My Credit Union®
rewards**



Capture the Moment

STUDENT LOAN OPTIONS

Whether you're an undergraduate, graduate, or even a parent, we're partnering with Sallie Mae® to help you achieve higher education! With competitive interest rates, multiple repayment options, no origination fees, and no prepayment penalty, it's an opportunity you can't pass up. To learn more, please visit our website.



To achieve financial wellness, choose GreenPath™.

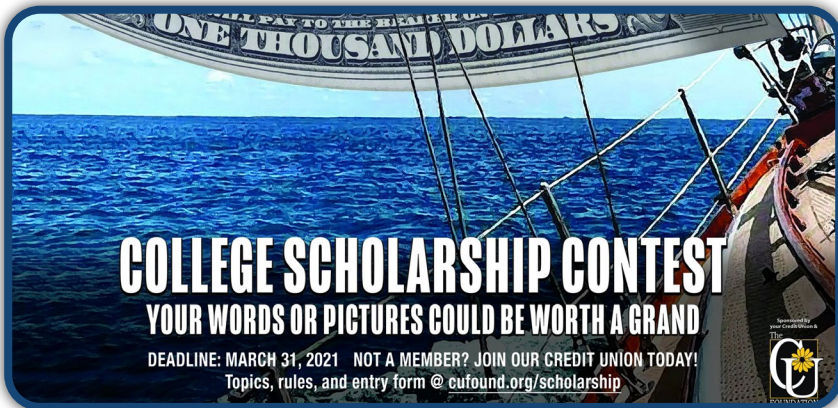
GREENPATH™ - FREE FINANCIAL COUNSELING

Whether you are experiencing a temporary disruption to your paycheck, a longer-term income loss from layoff or job loss, or are just worried about your financial future, GreenPath™'s certified counselors will walk through your whole financial picture and help you identify options that can relieve stress, and make it easier to bounce back.

GreenPath™ can also help you explore options available to you through your creditors as a response to the COVID-19 crisis, such as reduced late fees or waived penalties. Counseling from GreenPath™ is free and 100% confidential.



To get started, call 1 (877) 337-3399 or request an appointment online at www.greenpath.com/gpo.



CU SCHOLARSHIP PROGRAM

Are you headed off to college or trade school in 2021? Well, 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 2021 is underway now! 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!

Deadline for applications is March 31, 2021. Scholarship winners will be announced in May 2021.

Any member of GPOFCU entering their freshmen through senior year of college or trade school may apply.



CARDVALET

Our FREE CardValet Mobile App* lets you control your GPOFCU Visa Debit Card usage and spending on-the-go!

*Carrier message and data rates may apply. See our website for more details.

24/7
online
account
access!

GPOFCU
Serving Your Community

Banking from home? Yes, please! With Government Printing Office Federal Credit Union's easy, secure, and enhanced Online Banking service, we offer 24/7 online account access, Mobile Banking*, eStatements, eAlerts, Online BillPay, Mobile Deposit*, and more! Enroll online for FREE today!

Learn more: <https://bit.ly/2sIBFaI>

*Carrier message and data rates may apply



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NCUA

BEWARE OF COVID-19 SCAMS

Scammers are notorious for capitalizing on fear, and the coronavirus outbreak is no exception. Unfortunately, these scammers and fraudsters are taking advantage of these uncertain times. It is important, now more than ever, to stay guarded when receiving unfamiliar phone calls, text messages, and emails. Most fraudsters spread misinformation to promote fear-mongering in order to trick the fearful and unsuspecting out of their money. We want to help protect you and your money. Below are a few ways you should be cautious when it comes to COVID-19 scams:



Spot the scam

Scams are usually presented with a sense of urgency. Scammers give themselves away when they rush you into making a donation, wiring money, or purchasing prepaid gift cards. Another tell-tale sign is misspelled words, grammatical errors, or poor writing skills.

Prevent the scam

If you receive an unusual email, always check the sender email. If the email sender claims to be someone from an official organization, do your due diligence and check by going to their official website or contact them through their official channels to verify. Additionally, you should never click on links from unknown sources. If you click on an unknown link, it could download a virus onto your computer or device that is used to collect your personal information.

Common COVID-19 scams

In the past few months, several credit unions nationwide have reported fraudsters calling their customers impersonating the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO). During these phone calls, the scammers will ask members to verify personal information such as account numbers or Social Security numbers. It is important to stay up to date on the latest news from the CDC and WHO by checking their trusted websites.

GPOFCU 2021 BOARD OF DIRECTORS' ELECTION NOTICE

For GPOFCU's 2021 Board of Directors' election, the deadline for potential candidates to be considered by the Nominating Committee for four (4) Board seats was December 1, 2020 (for three 3-year terms; one 2-year term). The Committee has nominated incumbents Azalea Albritton, Robert Freeman, and Shirley Stewart-Tibbs for 3-year terms, and Shakuntla Singla for a 2-year term.

Members may also be nominated by petition, signed by at least 1% of the credit union membership (minimum 40 members in good standing). **The window for nominations by petition closed on January 15, 2021**, along with biographical data, statement of qualification, and authorization to check credit history. For more information, please contact Stephanie Covington, CEO at scovington@gpofcu.org.

EZSHIELD® FREE IDENTITY RESTORATION ASSISTANCE

- Receive step-by-step assistance if you are a victim of fraud or ID theft. Contact an EZShield® Resolution Specialist 24/7 for live personal service at (877) 793-3429 or gpofcu@ezshield.com.
- Protect yourself with EZShield®'s credit monitoring, credit report and credit score updates, and public records and internet/black market monitoring (these services are available for a nominal charge).

HOLIDAY CLOSURES

Martin Luther King Jr. Day
Monday, January 18

Presidents Day
Monday, February 15

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