

Why Join?

Although there are unlimited reasons to join Government Printing Office Federal Credit Union, below are the top five reasons that make us THE best choice for YOU! Give the gift of giving this holiday season and refer a family member or friend today.



- 1**
LOWER INTEREST RATES
- 2**
CONVENIENT ONLINE SERVICES
- 3**
ONE OF THE LOWEST INTEREST RATES FOR VISA®
- 4**
ONE OF THE LOWEST INTEREST RATES FOR AUTO LOANS
- 5**
GREAT MEMBER SERVICE

WELCOME

- P1. Credit Union Day
5 Reasons To Join
Skip-A-Payment
Holiday Promotions
Card Valet
- P2. Online Banking
C.U.M.A. Options
Loan Options
CU Scholarship
Green Path
- P3. Accessing Your Money
Board and Committee Opportunities
Holiday Closures and Services

HOLIDAYS...WE'VE GOT YOU COVERED!

You have several options this holiday season that will save you time and money. Everything you need for holiday shopping is here. Ready for a staycation? Get a Holiday Loan and go have some fun! Take a look at more options we have for you:



We ♥ Care

We're accepting loan Skip-A-Payment requests for November from October 1, 2020 - October 21, 2020. Please visit our website for more info.



**Be a smart cookie!
Apply for a Holiday Loan.**

Be a smart cookie this holiday season, and apply for a GPOFCU Holiday Loan! More details soon to come!



Start shopping early!

Any Holiday Club Account funds you've saved in 2020 will be transferred to your Regular Share Savings Account on Monday, October 31. If you are facing the holiday shopping season without the benefit of a Holiday Club Account, NOW is the time to open one for 2021.

CARD VALET

Our FREE CardValet mobile app lets you control your GPOFCU Visa Debit Card* usage and spending on the go!

*APR = Annual Percentage Rate. **Subject to credit approval. ***Must meet eligibility requirements. Loan promotions may change at any time with or without notice. See our website for more details.



GPOFCU



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.

* APR=annual percentage rate. Actual APR determined at time of loan disbursement, based on individual credit information. Must apply between April 1, 2020 - July 31, 2020 to take advantage of the offer. Rates quoted assume excellent borrower credit history. Not all applicants will qualify for the lowest rate. Loan rates applicable to new and used vehicles (no more than 60,000 miles) only. For 72-84-month term, minimum loan amount is \$35,000. 72-month term new or used GPOFCU auto loan with an original balance of \$35,000 and a 3.35% APR would have an estimated monthly payment of \$537.34. 84-month term new or used GPOFCU auto loan with an original balance of \$35,000 and a 3.60% APR would have an estimated monthly payment of \$464.10. Warranty must be purchased from Vision at the time of loan closing. This offer is not valid for RV and Boat loans. Membership eligibility required. Insured by NCUA



INSPIRING HOPE FOR
A GLOBAL COMMUNITY™

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 274 million members across the globe. On October 15, 2020, join credit union and financial cooperative members around the globe in celebrating 72 years of International Credit Union Day®.

COLLEGE SCHOLARSHIP CONTEST
YOUR WORDS OR PICTURES COULD BE WORTH A GRAND

DEADLINE: MARCH 31, 2021 NOT A MEMBER? JOIN OUR CREDIT UNION TODAY!
Topics, rules, and entry form @ cufound.org/scholarship

CU SCHOLARSHIP PROGRAM

Are you headed off to college or trade school in 2020? Well GPO 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 2020 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, 2020. Scholarship winners will be announced in May 2020.

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

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 NFC 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 to 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.

GreenPath's NFC certified financial counselors will help you move forward. To get started, call (877) 337-3399

**DOWNLOAD
our Mobile
App
today!**

ANDROID APP ON Google play Download on the App Store

**24/7
online
account
access!**

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://www.gpofcu.org/online-banking>

ACCESSING YOUR MONEY

We have over 5,600 Shared-Branching locations or 30,000 surcharge-free ATMs to perform account transactions. Find the nearest location by visiting our website. www.gpofcu.org/locator

CONVENIENT WAYS TO MAKE LOAN AND VISA PAYMENTS

We would like to inform you of convenient and easy payment options for your GPOFCU loans and Visa credit cards.

How to make a loan/Visa payment by phone:

- Call GPOFCU's main number ((202) 512 - 1067, select Option 2) and leave your callback contact information. Since staff are working remotely, their outbound calls to you may show on your caller ID as "restricted or unknown caller"
- Or, email your callback contact information to: info@gpofcu.org. Do not include account number or personal financial numbers

Payment details:

- Payments may be made by Debit Card or Check (must provide routing number and account number)
- Associated processing fees are waived during COVID-19 pandemic
- Payments are posted to accounts within 24 hours

You may also mail payments to:

GPOFCU, PO Box 77119, Washington, DC, 20013-7119.

We are here to assist you if you are experiencing financial hardship or a change in income status. Don't hesitate to contact us at (202) 512-1067 or info@gpofcu.org.

HOLIDAY CLOSURE

Columbus Day
Monday, October 12

Election Day
Tuesday, November 3
(Closing at Noon)

Veterans Day
Wednesday, November 11

Thanksgiving
Thursday, November 26
Friday, November 27

Christmas
Thursday, December 24
(Closing at Noon)
Friday, December 25

New Year's Eve
Thursday, December 31
(Closing at Noon)

New Year's Day
Friday, January 1

GPOFCU BOARD AND COMMITTEE OPPORTUNITIES

Four Board Seats Open for 2021 Election

Candidate Application Deadline: Tuesday, December 1, 2020

- Four (4) GPOFCU volunteer Board seats will be open for the 2021 election. There are three (3) seats with three-year terms, and one (1) seat with a two-year term
- Any member in good standing is eligible to apply as a candidate. Minimum experience of one year on a GPOFCU Committee and/or commensurate financial or board experience is needed
- Visit www.gpofcu.org/directors-management for application instructions, or email questions to Ms. Stephanie Covington, CEO, at scovington@gpofcu.org. Election ballots will be mailed if needed. Results will be announced at **GPOFCU's Annual Meeting on March 11, 2021**

Call for Committee Volunteers

- If you are interested in acquiring experience to serve on GPOFCU's Board of Directors, consider serving as a volunteer on GPOFCU's Supervisory Committee. For information contact Janice Oloto, Chair, at joloto@gpo.gov.

