

# 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** 

**MEMBER SERVICE** 

## A LETTER FROM OUR CEO

Dear GPOFCU Members,

Birds chirping, flowers blooming, and trees budding - these are all signs that spring is approaching. We have experienced quite a lot of change in the past few months. We all have adapted to the new norms during the pandemic. After the long, freezing winter that we have had, I am very excited for the spring months ahead - and we hope you are as well.

Our credit union has experienced several changes in the past few months. We closed our financial center lobbies and expanded our banking services online. Many of you began using online banking more frequently as you stayed home to protect yourself and your loved ones. We encourage you to continue to take advantage of our online banking as we continue to navigate through this pandemic. We ask that you continue to stay patient and understanding as we enter our second quarter.

As always, thank you for being a part of our credit union family happy spring!

## Stephanie M. Covington

CEO/President

Government Printing Office Federal Credit Union

# **WELCOME**

- Five Reasons To Join A Letter From Our CEO
- Our Partnership With CUMA Six Mother's Day Activities What's New At GPOFCU? GreenPath<sub>™</sub>
- P3. Six Healthy Saving Habits To Teach Your Children In April

Tips On How to Improve Your **Credit Score** 

TurboTax® Info

**Better Online Banking** 

Plan For The Future

**Locations & Holiday Closures** 







GPOFCU offers you a full range of mortgage solutions through our partnership with Credit Union Mortgage Association (CUMA), a full-service mortgage company owned by credit unions and dedicated to serving credit union members.

## SIX MOTHER'S DAY ACTIVITIES

Sure, Mom will always appreciate a thoughtful present, but Mother's Day isn't about how much money you spend on her. The greatest gift you can give your mother is spending quality time with her. Here are a few ideas on how you can share the special day with her without breaking the bank:

- Plant new herbs and vegetables in the garden
- Cook her favorite meal at home
- Go for a bike ride or do some yoga
- Make her breakfast in bed
- Have an at-home spa day
- Start a puzzle

# WHAT'S NEW AT GPOFCU?

As a member, you have access to some great programs available at credit union prices.

## **AUTO EXAM/VISION WARRANTY**

Our credit union partners with Auto Exam/ Vision Warranty Corporation to offer Vehicle Service contracts. These contracts can help pay for unexpected auto repair bills. Coverage is often better and less expensive than dealers.

Vehicles that are less than 11 years in age with under 200,000 miles qualify for coverage. The plans include roadside assistance, rental car, trip interruption, and road hazard coverage. We have several terms to fit your driving patterns.

Contact Lending@gpofcu.org today to get a quote and protect your vehicle and gain some peace of mind against mechanical breakdowns.

## **MAKE EASY LOAN PAYMENTS**

Need to make a credit card or loan payment? GPOFCU is now accepting same day payments. Just call in to (202) 512-1067 and one of our Member Service Representatives can assist with making a payment using your debit card or credit card from another financial institution.

# 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<sub>TM</sub>'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<sub>™</sub> 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.







# SIX HEALTHY SAVING HABITS TO TEACH YOUR CHILDREN IN APRIL!

Saving is a learned behavior. It's something that kids need to practice over and over from an early age. When teaching your child how to save money, it is important to start early and explain it in a way that can be easily understood by children.

Here are six steps to help your children develop healthy saving habits:

- Start early
- Link saving to a goal
- Create a plan

- Develop the habit
- Brainstorm income opportunities
- Celebrate their success

## TIPS ON HOW TO IMPROVE YOUR CREDIT SCORE

As many of you may know, your credit score impacts your qualifications for new loans and credit cards as well as the interest rates on those accounts. You never know when you might need a service that requires a peek at your credit profile. It can take months to get your credit score under control. Therefore, now is the best time to get it under control.

First and foremost, avoid opening too many new accounts. This can dramatically lower the overall age of your open accounts. Another tip is to reduce your credit card balances and other debt. This is self-explanatory - carry as little revolving debt as possible from one month to the next. Our last tip is to pay your bills online to avoid possible late fees.



GPO Federal Credit Union is not affiliated with TurboTax® or its affiliates. GPO Federal cannot assist with TurboTax® links or tax filing.



# **BETTER** ONLINE **BANKING!**

Whether you're at work or on the go, access your money whenever you need it. Try our enhanced online banking: 24/7 online account access, Mobile Banking, e-Statements, eAlerts, Online BillPay, Mobile Deposit\*, and more! Online banking is completely free to GPOFCU members. Access your accounts 24 hours a day, 365 days a year!

\*Carrier data and message rates may apply.

### PLAN FOR THE FUTURE!

All types of IRAs are available — Traditional, Roth, and Coverdell Education Savings Accounts - with no minimum deposit requirements. IRA Share Certificates are available for terms of 6 to 60 months, with varying minimum deposits per term. Reach out to us today to discuss which IRA plan best meets your needs.

#### **LOCATIONS**

## **Main Office**

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

#### **HOLIDAY CLOSURES**

**Memorial Day** Monday, May 31

**Independence Day** Monday, July 5







@GPOFederalCU