

GOVERNMENT PRINTING OFFICE IS COMMITTED TO SERVING YOU

We value the connections and relationships we have established in our community over the years. Thank you for being a part of the GPO family! GPOFCU offers a wide variety of services, designed with you in mind. We offer savings and investments, virtually every type of and personal service to assist with achieving your financial goals. Access to your accounts is convenient and seamless with enhanced online & mobile banking, nationwide surcharge-free ATM networks, direct deposit, and 24/7 audio response phone teller.

AFFECTED BY COVID-19?

We want to be able to help you manage unexpected expenses. Contact lending@gpofcu.org for possible options: hardship request, deferred payments.

Free financial counseling can help. As COVID-19 spreads in the U.S., people all over the country are beginning to feel its financial ripple effect. If you or a loved one has been financially impacted by the COVID-19 virus, our partners at GreenPath Financial Wellness can help.

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 NFCC-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 using their call request form.

WELCOME

PAGE 1

COVID-19 Update

PAGE 2

Loan Promos

PAGE 3

Financial Literacy Month

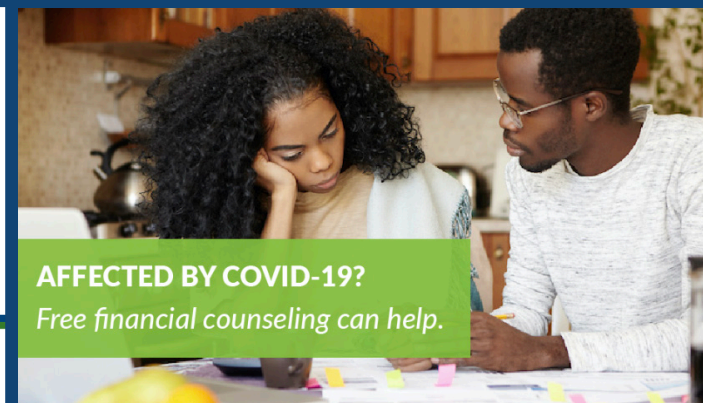


**Refer a friend
or family
member!**



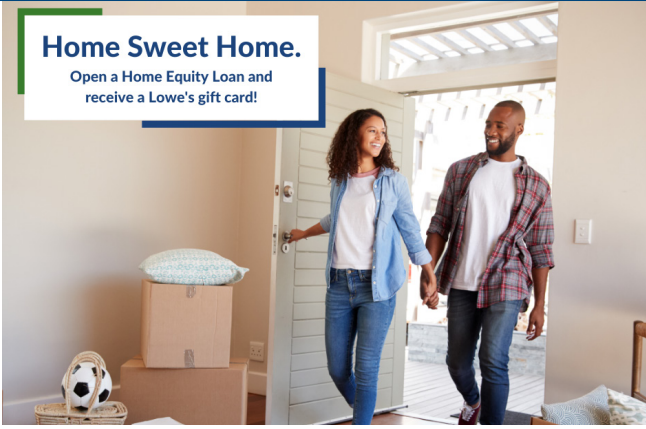
85
YEARS OF SERVICE

We ♥ Care



Home Sweet Home.

Open a Home Equity Loan and receive a Lowe's gift card!



See <https://www.gpofcu.org/current-promotions-1> for promotion details.

LIMITED TIME OFFER!

Apply between April 1, 2020 - June 30, 2020 ONLY and find your rainbow after storm with your new or used car. Enjoy special rates as low as 1.85% APR, loans up to 84 months, 125% financing, and more!*

Also, purchase a GPOFCU extended warranty through Visions and receive \$25.00 off.

See <https://www.gpofcu.org/current-promotions-1> for loan details.

Find your rainbow after the storm.



* APR=annual percentage rate. Actual APR determined at time of loan disbursement, based on individual credit information. Must apply between April 1, 2020 - June 30, 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. Rate also depends on term. Financing is available up to NADA average retail value plus tags, title, and taxes not to exceed 125%. GAP PLUS and Extended warranty is available. Some restrictions apply. Warranty must be purchased from Vision at the time of loan closing. Membership eligibility required. Insured by NCUA.

Apply online and take advantage of our VISA® special!

OPEN A NEW VISA® CREDIT CARD, AND ENJOY 0% INTEREST FOR SIX MONTHS.*

- Apply online at <https://www.gpofcu.org/visa-credit-card> through 9/19/2020.
- No annual fee or balance transfer fee; foreign transaction fees may apply
- Low 9.90% APR fixed
- VISA® Account Access for online statements and bill payment.
- *APR = annual percentage rate.
- 0% intro rate on new purchases and balance transfers effective for 6 months from card approval date.
- Offer applies to online applications received through September 19, 2020.
- Regular 9.90% APR effective after 6 months on balance and new purchases.
- Offer does not apply to existing GPOFCU VISA® credit cards. Not all applicants may qualify.

BRING US YOUR AUTO LOAN & WE'LL TAKE 2.50% APR* OFF YOUR CURRENT RATE**

From April 1, 2020 through June 30, 2020, bring us your new or used Auto Loan financed with another financial institution & we'll take 2.50% APR* off your current rate!***

- Car, truck, or SUV model year must be 2016 or newer; no more than 75K miles
- Borrow up to 125% of the vehicle's value
- Terms up to 84 months; vehicle must be refinanced at same term as current loan
- Disability, life and joint life payment protection insurance are 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 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
- Skip payment options available two times a year.

Apply online at www.gpofcu.org

*APR = annual percentage rate. Offer good from April 1, 2020-June 30, 2020. **Rate floor of 2.50% APR. Actual APR determined at time of loan approval based on individual credit information. Offer valid for auto loans refinanced from another financial institution; does not apply to existing GPOFCU auto loans. Other restrictions may apply.

Knowledge is POWER.

Apply for a student loan today!



Get the money you need to help make higher education happen with Student Loans for GPOFCU members by Sallie Mae®. Whether you're an undergraduate student, graduate student, or parent helping a student pay for school at a degree-granting institution, these flexible loans are designed to meet your needs:

- Competitive variable and fixed interest rates
- No origination fee or prepayment penalty
- Multiple repayment options

LEARN WHICH LOAN IS RIGHT FOR YOU.

<https://www.gpofcu.org/student-loans>



April Is Financial Literacy Month!

As a credit union member you already understand the importance of making good financial decisions. Throughout April, we invite you to join us as we celebrate National Financial Literacy Month.

We have partnered with the Credit Union Foundation MD | DC to support projects and programs that enhance the financial literacy of our members and the communities we serve.

When you stop by the credit union during April you'll be invited to help support various financial education initiatives offered through the Foundation including:

- Grants to support credit union financial literacy programs
- Training to place Certified Financial Counselors in local credit unions
- The Millionaire's Club high school financial literacy program
- Community financial fitness days

Your donation in support of financial literacy helps expand these programs!

Make a point to stop by the credit union during Financial Literacy Month this April and show your support for financial education!

April is National Credit Union Youth Month

National Credit Union Youth Month serves to encourage kids to develop healthy saving habits by making savings fun and exciting. This campaign is your credit union's opportunity to engage with young members and show them that your credit union is there to help them throughout their financial journey.

"Money Magic! Share, Spend and Save at Your Credit Union" is the official theme for this year's National Credit Union Youth Month.

This whimsical theme makes it fun for kids to save for their future and helps them find joy in setting aside a little money for everyday spending and helping others. This year's imagery centers on five kid-friendly characters.

- Save, represented by a piggy bank pig named Penelope (Penny for short) who is always dreaming of the future
- Spend, represented by a flamingo named Pinky who seizes the day and celebrates life by treating them self from time to time
- Share, represented by a unicorn named Hope who spreads joy by helping others
- Invest, represented by a bear named Benny who thinks about their future and invests at their credit union
- Budget, represented by a penguin named Prudence who pays their bills and keeps a fine spreadsheet of needed expenses



April is Financial Literacy Month!

GPOFCU
Serving Your Community

IRA CONTRIBUTION UPDATE

Because the due date for filing Federal income tax returns has been postponed to July 15, the deadline for making contributions to your IRA for 2019 is also extended to July 15, 2020.

Happy National Teach Children to Save Day!



April 23



With Sprint Perks,
credit union
members
get more!

Sprint **GPOFCU**
Serving Your Community

HOLIDAY CLOSURE

Memorial Day, May 25th