

## GPOFCU IS COMMITTED TO SERVING YOU

Dear GPOFCU Members,

The year 2020 will go down in history as a time when our country was engulfed with challenges and unpredictability. The global pandemic of COVID-19 has taken the precious lives of over 100,000 people and changed the way we interact with one another, both personally and professionally. On May 25, 2020 we watched, with horror, the tragic and senseless death of George Floyd, which has sparked protests around the world for justice and equality. His death, along with the death of many others, brought to the forefront, the abuse of authority and violence against African Americans.

As a young girl growing up in the District of Columbia, I remember my mother sitting down at the dining room table with my brother and me, telling us, that sometimes we live in a cruel world, which does not view people of color, as equals. Though we strive to accomplish part of Martin Luther King's dream of "one day living in a nation where his children will not be judged by the color of their skin, but by the content of their character", we still have a long way to go. She stated, "we as African Americans we have to work twice, if not, three times as hard to achieve our dreams." For her, evolving through knowledge and education were key, along with always standing up for what is fair and right.

As an African American female, I share the frustration and heartbreak of many in the Black Community. Government Printing Office Federal Credit Union stand with the Black Community against racism, systemic injustice, and police brutality. We exist on a foundation of trust and cherish diversity and inclusion and support putting an end to racial injustice.

I am encouraged by what I am seeing and feel that collectively we can promote and drive change. As always, we remain steadfast in our commitment to fairness and equality for our employees, members, and communities.

**Stephanie M. Covington**

CEO/President

Government Printing Office Federal Credit Union

## WELCOME

- P1. President Letter  
Greenpath  
Renovation Loan
- P2. Auto Loan Special  
Credit Card Special  
Student Loan
- P3. Important Member Info  
Mobile Deposit  
Accessing Your Money  
Holiday Closures  
Tax Info  
Sprint Perks

## GET SOCIAL!

Follow us on all social media accounts.



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



Apply at  
[www.gpofcu.org/current-promotions-1](http://www.gpofcu.org/current-promotions-1)

## LIMITED TIME OFFER! LOW AUTO LOAN UNTIL JULY 31, 2020

LIMITED TIME OFFER until July 31, 2020, ONLY. Apply between 4/1 - 7/31 only and find your rainbow after the storm with your new or used car. Enjoy special rates as low as 1.85% APR, loans up to 84 months, up to 125% financing, and more! \*Also, purchase a GPOFCU extended warranty through Visions and receive \$25.00 off.



\*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

## AUTO REFI PROMOTION



Take 2.5% off your current rate!

FROM APRIL 1, 2020 THROUGH JULY 31, 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 • Debt 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 • Payment may be made through payroll deduction/direct deposit, automatic transfer from your GPOFCU account, by coupon, or through GPOFCU's Day 'N' Night Teller audio response telephone system • Skip payment options available two times a year.

\*APR = annual percentage rate. Offer good from April 1, 2020-July 31, 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!



GPOFCU  
VISA®  
Credit  
Card

GPOFCU  
Serving Your Community



## GPOFCU VISA® PROMOTION

Open a new VISA® credit card, and enjoy 0% APR\* for six months. Apply before September 19, 2020!\*

\*Apply online through 9/19/2020. • No annual fee or balance transfer fee; foreign transaction fees may apply • 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.

## 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](http://www.greenpath.com/gpo).

GPOFCU  
Serving Your Community

## STUDENT LOAN

Let us see if we can help you get the money you need to help make higher education happen with Student Loans\* for GPOFCU members by Sallie Mae®. Enjoy competitive variable and fixed interest rates, no origination fee or prepayment penalty, and multiple repayment options. Find a loan that is right for you: [www.gpofcu.org/student-loans](http://www.gpofcu.org/student-loans).

\*These loans are made by Sallie Mae Bank or a lender partner. GPOFCU is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers.

## IMPORTANT MEMBER INFORMATION

Your Online and Mobile Banking Experience Just Got Better!

### Online Banking and E-statements

Log-in to Online Banking and sign up to receive your member statement notification electronically by email or text. If you are not already enrolled in Online Banking, register at [www.gpofcu.org/online-banking](http://www.gpofcu.org/online-banking).

### Reminder Notice: Switch to e-statements to avoid \$2 fee for paper statement delivery.

Members who elect to receive paper statements will now incur a \$2.00 charge per mailed statement. To avoid this cost-of-service fee, log-in to Online Banking and sign up to receive your member statement notification electronically by email or text.

Paper statement fee waived for members age 62 and older, but we encourage all members to switch to e-statements!



Deposit checks with your mobile device and our Mobile Banking app. Apply at [www.gpofcu.org/online-banking](http://www.gpofcu.org/online-banking) for our new Remote Deposit Capture Service (RDC).

As a reminder, the federal income tax filing due date has been extended to July 15, 2020.



## 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](http://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. PLEASE NOTE: 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](mailto: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](mailto:info@gpofcu.org).

## Members Save on TurboTax

Get your taxes done right and your maximum refund guaranteed



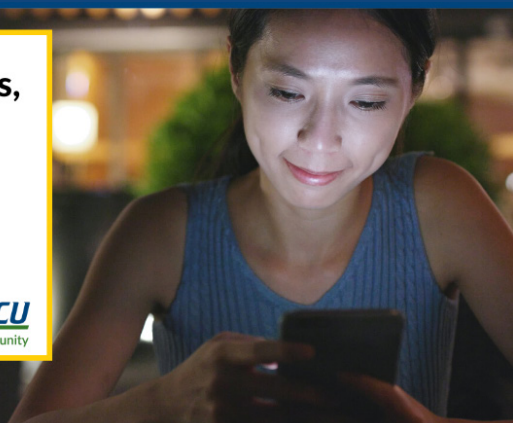
**We will be CLOSED on July 3rd and 4th for Independence Day!**

### Take Control of Your GPOFCU Visa® Debit Card

Our FREE CardValet mobile app lets you control your GPOFCU Visa Debit Card\* usage and spending. Instantly lock (and unlock) your card if it is lost or stolen.

*\*Not applicable to GPOFCU ATM or Visa Credit Cards.*

With Sprint Perks, credit union members get more!



Take control of your money.

