



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.



1
YOU'RE A MEMBER, NOT A CUSTOMER.



2
LOW RATES. MORE MONEY IN YOUR POCKET.



3
CONVENIENT ONLINE SERVICES.



4
GREAT MEMBER SERVICE.



5
WE CARE ABOUT YOUR FINANCIAL WELL-BEING.

DON'T SNAP THIS HOLIDAY SEASON

We are offering several holiday promotions. Take advantage of them today! Skip your GPOFCU November loan payment and keep your cash for the holidays. Requests accepted from September 17, 2021 – October 18, 2021. Please visit our website gpoFCU.org for more info.

Apply for a GPOFCU Holiday Loan! To request your Holiday Loan, please visit gpoFCU.org. Apply November 23 – December 2, 2021 only.

Start saving today! Any Holiday Club Account funds you've saved in 2021 will be transferred to your Regular Share Savings Account on Friday, October 29, 2021. If you are facing the holiday shopping season without the benefit of a Holiday Club Account, now is the time to open one for 2022.



WELCOME

- P1. Five Reasons To Join
Don't Snap This Holiday Season
International Credit Union Day
Refer A Friend
- P2. 5 Spending Tips This Holiday Season
6 Scams To Watch Out For This Holiday Season
College Scholarship Available
- P3. Estatements
Member Benefits
Get Involved
Our Services



INTERNATIONAL CREDIT UNION DAY

Each year we come together to celebrate International Credit Union Day (ICU Day)[®] and raise awareness about what it means for members around the world to have a credit union as their financial partner.

This year's ICU Day theme, "Building financial health for a brighter tomorrow,"[™] reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being. It is at the heart of the mission and structure of credit unions. The essence of this commitment is reflected in each institution's bylaws, and it's something credit unions have been doing for more than 100 years.

Mark your calendar for October 21, 2021.

5 SPENDING TIPS TO BRING YOU LESS STRESS (AND MORE JOY!) THIS HOLIDAY SEASON

After a year full of twists and turns brought on by a global pandemic, many Americans are understandably looking forward to the holiday season.

This year, many Americans may find they are dealing with financial setbacks such as a loss of employment, reduced income, or other unanticipated expenses that may make it more difficult to avoid having holiday debt follow them into the new year.

Here are five tips designed to give you less stress and more joy this COVID holiday season:

Set a Holiday Spending Limit: During the holidays, it can be easy to let spending get out of control. Put a cap on your spending by creating a holiday budget/spending plan. Be sure to factor in additional non-gift related expenses that can easily add up—things like holiday photos, decorations, food, and if your family gathering is canceled, shipping gifts to loved ones.

Avoid Putting Holiday Debt on Credit Cards: The number one rule of financial wellness? Avoid spending money you don't have. While it's easy to do, putting holiday spending on credit cards can be risky—especially if you don't have the funds to pay it off when the bill comes due.

Trade Pricey for Priceless: A great gift doesn't have to be expensive. Think outside the box and treat your loved ones to a thoughtful gift that generates excitement without the price tag. Maybe that's a handmade item, DIY project, a fun experience, a coupon book, or just the gift of your time.

Keep Your Personal Info Safe: The holiday season is a time when people are more vulnerable to identity theft scams. Not only are they making more purchases than at any other time of year, but they are often distracted when doing so.

Stay the Course with Free Financial Counseling from GreenPath:™ If you are caught up in the holiday frenzy, and you are stressed about overspending, the counselors at GreenPath™ can help. In fact, 90% of people surveyed report feeling better prepared to handle their finances after speaking with a financial counselor. Get ahead of your holiday finances and connect with a counselor today—it's free, no pressure, and 100% confidential.



The Path to Financial Wellness Starts Here.

No matter what your goals may be, our partners at GreenPath™ can help you to take control of your day-to-day financial choices to create more opportunities for achieving your dreams.

Connect with a GreenPath™ counselor today:
(877) 337-3399 or greenpathref.com

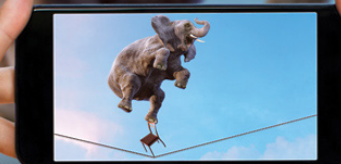
6 SCAMS TO WATCH OUT FOR THIS HOLIDAY SEASON

'Tis the season to be jolly! And unfortunately, 'tis also the season for scammers to go after your hard-earned dollars. Keep your money safe by reading the list of the most common scams taking place this time of year and practicing caution.

- Phishing emails
- Fake freebies
- Fake charities
- Obsolete gift cards
- Package theft
- Temporary holiday jobs

COLLEGE SCHOLARSHIP AVAILABLE

Your Words or Pictures Could Be Worth \$1,000.00



DEADLINE: MARCH 31, 2022

Topics, rules, and entry form @ cufound.org/scholarship

Sponsored by your Credit Union &



Not a Member?
Join our Credit Union Today!

SCHOLARSHIP BUILDS YOUTH CONNECTIONS

Are you headed off to college or trade school in 2022? 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 2022 is now accepting applications! 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, 2022. Scholarship winners will be announced in May 2022.

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

Applications are accepted online at:

cufound.org/scholarship

GPOFCU, the Credit Union Foundation MD|DC, and its generous supporters cooperate to make this scholarship program possible.

GPOFCU MEMBER BENEFITS

TRUSTAGE® AUTO & HOME INSURANCE PROGRAM

GPOFCU members can get trusted protection and true savings with TruStage Auto & Home Insurance Program. GPOFCU members can save big on car insurance with the TruStage Auto & Home Insurance Program. Coverage provides a number of popular benefits, so you'll enjoy true security and get true savings on what matters most.

Some members save even more from all of the discounts offered, including discounts on car insurance for:

- Being a credit union member
- Having multiple cars
- Having anti-lock brakes
- Being a good student

Optional benefits:

- 24/7 claims assistance (including holidays)
- 24-hour Roadside Assistance**
- Guaranteed repairs at network shops

TRUSTED BY YOUR CREDIT UNION

TruStage products and programs are made available to credit union members through TruStage Insurance Agency. Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 80 years, serving more than 16 million credit union members.

See how much you could save with the TruStage Auto & Home Insurance Program!

Visit LoveMyCreditUnion.org/TruStage for your **FREE**, no obligation quote.

TruStage® Auto & Home Insurance Program is made available by TruStage Insurance Agency, LLC and issued by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage Insurance Agency, LLC. **Coverage is provided on the optional Towing & Labor Coverage endorsement. May vary by state. Applies to mechanical breakdowns and disablements only and may be subject to limits.



Love My Credit Union®
rewards

GET INVOLVED AS A VOLUNTEER BOARD OR COMMITTEE MEMBER

CANDIDATE APPLICATION DEADLINE: WEDNESDAY, DECEMBER 1, 2021

The three-year term of two (2) GPOFCU Board seats and the two-year term of one (1) GPOFCU Board seat expires on March 11, 2022. 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. GPOFCU directors are expected to demonstrate an ability to deal with business, financial and social



issues at a national level and bring a broad range of knowledge and experience from their chosen business/ profession. Directors will possess a commitment to GPOFCU's principles and values and the members and communities it serves and act at all times in the credit union's best interest.

In accordance with our nomination requirements, please submit: 1) a statement of qualifications, 2) authorization to check your credit history, and 3) your current contact information to ATTN: GPOFCU Nominating Committee Chair, PO Box 77119, Washington, DC 20013-7119, or email to Stephanie Covington, CEO, at scovington@gpofcu.org. For qualification questions, call 202-512-1067. Election ballots will be mailed if needed. Results will be announced at GPOFCU's Annual Meeting.



DIGITAL SERVICES

ONLINE BANKING

Access your money whenever you need it! Try our enhanced online banking: 24/7 online account access! Online banking is completely free to GPOFCU members. Access your accounts 24 hours a day, 365 days a year!

ONLINE BILL PAY

GPOFCU's OneClick Online Bill Payment is a free, convenient, and secure way to pay all of your bills through Online Banking.

CARDVALET®

Our FREE CardValet mobile app* lets you control your GPOFCU Visa® Debit Card usage and spending on the go! Download the CardValet app from Google Play™ or the App Store®.

*Carrier data and message rates may apply.

SIGN UP FOR ESTATEMENTS!

By signing up, you're reducing mail clutter, getting faster delivery, enhancing security, and helping the planet!

LOCATIONS

Main Office

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

HOLIDAY CLOSURES

Columbus Day
October 11

Christmas Eve
December 24

Veterans Day
November 11

Christmas
December 25

Thanksgiving
November 25

New Year's Eve
December 31

Black Friday
November 26

New Year's Day
January 1

Federally Insured by

NCUA

