

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



GREAT MEMBER SERVICE

REFINANCE YOUR AUTO LOAN WITH GPOFCU!

Did you know refinancing could get you a better rate or lower your payment? Or maybe both!

At GPOFCU, we want to keep money in your pocket to help your monthly budget or help you pay off your car faster. Apply today to see if GPOFCU can help you improve your lending experience by refinancing your auto loan!

WELCOME

- P1. Five Reasons To Join
 - Refinance Your Auto Loan
 - Mortgage Loans
 - Mobile App
 - Bill Pay
- P2. HELOCs
 - Skip-A-Pay
 - Youth Month
 - Annual Meeting
 - New Features
 - Build An Emergency Fund
- P3. IRA Mistakes
 - Member Benefits
 - Student Loans
 - e-Statements
 - Remote Deposit Capture

WE MAKE MORTGAGE LOANS EASY!

We can provide an overall view of the mortgage and home buying process and determine which mortgage best fits your needs:

- **First-Time Homebuyer Program**
- **Mortgage Loan Refinancing**
- **Loan Programs**

Interested in refinancing your current mortgage loan? We can help with that, too!



Learn more about mortgage loans on our website!

DOWNLOAD OUR MOBILE APP* TODAY!

Access your money whenever you need it! Our mobile app will help enhance your online banking experience. Online banking is completely free to GPOFCU members. Access your accounts 24 hours a day, 365 days a year!

[LEARN MORE ON OUR WEBSITE](#)



*Carrier rates may apply.

PAYING YOUR BILLS IS A BREEZE!

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

Simply log into **online banking**, select **Services/Bill Pay**, set up your bill payments, and we'll do the rest!

TRY IT OUT TODAY!



HELOCs AT GPOFCU

When you need extra cash for a certain time, try our fast, convenient home equity loan - the home equity loan without all of the headaches.

We lend up to 95% of the appraised value of your home on a home equity loan, less than the balance of any existing first mortgage on owned and owner-occupied residential property located in the Metropolitan Tri-State area, which includes the District of Columbia, Maryland, and Virginia.

- **Borrow from \$10,000**
- **Terms up to 15 years available***
- **Most closing costs paid by GPOFCU***
- **Low fixed rates**
- **Debt protection options are available (underwritten by CMFG Life Insurance Company)**

*Visit our website for detailed information.

NATIONAL CREDIT UNION YOUTH MONTH

When you dream big, big things can happen! It's time to empower our kids to save for their future and propel them forward. Celebrate National Credit Union Youth Month all April long and teach children that saving money early and regularly will help them achieve their dreams!

A great way you can jumpstart your child's financial journey is by introducing them to GreenPath[™]! With the help of GreenPath[™], you can access various financial articles, worksheets and guides, debt-payoff calculators, and financial 101 webinars.



DON'T MISS OUR ANNUAL MEETING!

Join us virtually for our annual meeting on April 21 at 2:00 p.m. E.T.! Members will be required to log in with their last name, member number, and the last four digits of their social security number.

Sign up today: gpofcu.org/annual-meeting

Did you know that we now offer an online appointment finder and online loan repayment features?

Make An Appointment Online!
gpofcu.org/make-an-appointment

Make A Payment Online!
gpofcu.org/repay

SKIP-A-PAY!

Skip your next payment with GPOFCU and spend a little more on those you care about!

Not all will qualify. Please contact us for more information.

HOW TO BUILD AN EMERGENCY FUND

As much as we prepare for life's events, the unexpected can happen. That is why it is important to have money set aside for emergencies. Start by setting a monthly savings goal and setting up the funds for automatic transfer to an 'emergency fund' savings account. This way, you will begin saving money without even thinking about it! The size of your emergency fund can change as your financial situation does, so it's important to revisit your budget periodically and make sure you are covered. If you are ever in a situation where you need to use your emergency savings, you will be glad that it is available!

5 INDIVIDUAL RETIREMENT ACCOUNT MISTAKES YOU MIGHT BE MAKING

- 1. Not taking enough risks.** Simply put, too conservative of a portfolio now could potentially limit returns down the road, making it more difficult to hit your retirement goals.
- 2. Failing to fully fund your IRA every year.** You can end up shortchanging yourself in the long run if you don't take your IRA investments seriously.
- 3. Contributing all at once instead of slowly.** Building up your investment with small payments over an extended period can help motivate you to invest in the account, since you won't be making multiple very large payments.
- 4. Failing to explore your investment options.** There is more than one way to make use of your IRA. There are several different types of IRAs that you can take advantage of if you're willing to branch out from the default options.
- 5. Not maintaining multiple retirement accounts.** As long as your annual contributions don't exceed the limit, you can disperse your investments throughout any Traditional or Roth IRAs you've opened.

Source: <https://www.nerdwallet.com/article/investing/ira-mistakes-to-avoid>

GPOFCU MEMBER BENEFITS

TRUSTAGE® AUTO & HOME INSURANCE PROGRAM

GPOFCU members can get trusted protection and true savings with the 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.

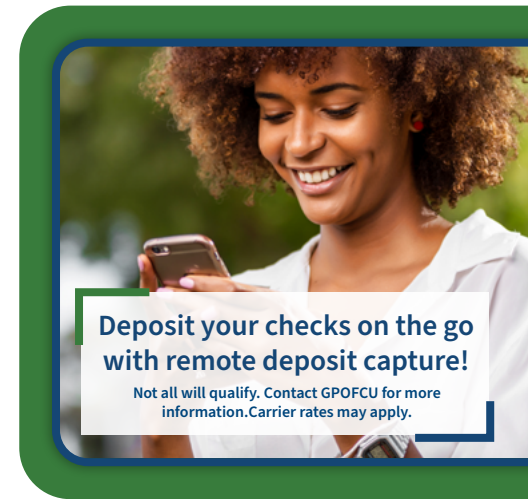
See how much you could save with the TruStage Auto & Home Insurance Program!

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



LOCATIONS

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

HOLIDAY CLOSURES

Memorial Day
May 30

Juneteenth (Observed)
June 20

Federally Insured by
NCUA 