



the Report Card

D.C. Teachers' Federal Credit Union • Vol. 40, No. 2 • April 2017

Great Rates Put You in the Driver's Seat

**NEW OR USED
AUTO LOANS**
as low as
1.99% APR*

DCTFCU offers
competitive rates and
flexible terms.

No down payment required.

as low as...

1.99%
APR*

**NEW AND
USED
VEHICLES**

*APR= Annual Percentage Rate. All rates and terms are based on an evaluation of each member's credit history, loan-to-value (LTV) payment type, loan amount, and loan purpose, so your rate and terms may differ. All loans are subject to credit approval. Financing of Tax and Tags for Autos is subject to approval.

Put Your **HOME'S EQUITY** to Work!

Have you been putting off a major project or other big expense? With home values on the rise, you could have more equity in your home than you think. Find out if a DCTFCU Home Equity Loan or Line of Credit is right for you.

Both options – *fixed-rate loans and lines of credit* – can help you finance big expenses like renovating your home, consolidating debt, paying tuition and more. There are no prepayment penalties and the interest you pay on home equity lending products may be tax-deductible!*

HOME EQUITY FIXED-RATE LOAN

- Designed for a one-time major expense with a lump sum distribution

HOME EQUITY LINE OF CREDIT

- Access a replenishing cash reserve based on your home's equity
- Great for long term projects, or just as backup funds
- Funds accessible by CU Online home banking, MacLine voice response, or phone

GET STARTED TODAY

Call, stop by or visit our website to request your Home Equity Kit with application.

*Consult your professional tax advisor to find out what the possible tax advantages would be in your case.



Visit us online: www.dctfcu.org • Or call us toll-free: 1-877-4DCTFCU

Have You Checked Out the New **DCTFCU.org**?

Our *new and improved* website and *upgraded* Internet Banking are now live.

Log in to online banking to try out the new, unique features like **Calendars, Personal Financial Management, Statistics** and more!

You can also quickly and easily:

- **View Account Balances and History**
- **Make Transfers or Pay Bills**
- **Set-up Alerts**

New Mobile Banking is Almost Here! We're also nearly ready to push mobile banking live for members. Get ready to access your DCTFCU accounts on the go, 24/7 from your mobile device.



Getting your statements electronically is a great way to save paper. Consider it an easy way to help the environment.

Not only does it help the planet, but you also receive your statements sooner.

Sign up for e-statements through internet banking today.

Teach Your Little Owls to Fly With Money Talks



The first step to teaching your kids about money is talking about money. Unfortunately, this can also be the hardest. So how to start the talk?

Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.

Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract. Open a Youth Account with the Credit Union and teach them how to save!

A lifetime of good savings habits can start now!



Annual Meeting in Review

On March 30th, members and guests gathered at the Bertie Backus Campus of UDC/CCDC to conduct the 80th Annual Meeting of D.C. Teachers' Federal Credit Union. We hope that you were among those in attendance.

Congratulations are in order for the following members, who won election to the DCTFCU Board of Directors:

**William Bailey, Sr. • Edward B. Harrison, Jr. • Lester W. Jones
Geraldine B. Keyes • Tamika L. Taylor • Mary C. Wright**



Main Office*
5656 3rd Street, NE
Washington, DC 20011
Mon.-Thurs. 9:30 a.m.–4:30 p.m.
Fri. 9:30 a.m.–5:30 p.m.
24-Hour ATM

Additional ATM Locations
1200 First Street, NE, Lobby
UDC Campus Bldg. 38 Cafeteria

Prince Hall Branch Office*
1000 U Street, NW, 4th Floor
Washington, DC 20001
Mon. and Thurs. 10:00 a.m.–4:30 p.m.
Fri. 10:00 a.m.–5:30 p.m.

(Office closes 11:00–noon for lunch Mon., Thurs. and Fri. Office closed Tues. and Wed.)
ATM Mon.-Sat. 7:30 a.m.–11:00 p.m.

*Handicapped accessible



Holidays

Memorial Day
Monday, May 29

Independence Day
Tuesday, July 4

District of Columbia Teachers'
Federal Credit Union

www.dctfcu.org
202-547-4800 • 877-4DCTFCU



Federally Insured by NCUA