

the Report Card

D.C. Teachers' Federal Credit Union • Vol. 41, No. 2 • April 2018

Take Advantage of our Low-Rate Auto Loans

That's right, your credit union still has some of the lowest rates around on *New or Used* Auto Loans! While other financial institutions may be increasing rates, we're still providing our members with rates as low as **1.99% APR**.*

With new model year vehicles hitting dealerships in the fall, summer can be a great time to take advantage of special sales and incentives. When you combine that with DCTFCU's competitive rates, flexible terms and no down payment requirement, a new car has never looked better.

Rates as low as **1.99% APR**



Apply today and enjoy the ride!

*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.

Ready for Vacation Fun?



We have the cash you need for your dream vacation!

DCTFCU's Summer Vacation Loans can help you finance that well-deserved trip you've been dreaming about all year. With our affordable fixed-rate loans as low as **7.75% APR*** and flexible repayment terms, you can relax and enjoy your getaway without breaking the bank!

Whether you are looking forward to a relaxing beach vacation, a trip to a new city, or visiting family, we've got you covered. The entire loan amount will be issued to you when the loan is disbursed, with interest charged only on the declining balance. Your monthly payments will be the same each month, making budgeting a snap!

Visit www.dctfcu.org to download our loan application, call us at 202-547-4800 or stop by a branch today!

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Relax & Enjoy Your Getaway

Rates as low as **7.75% APR***



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

April is National Credit Union Youth Month

A 2017 national survey found that almost 60% of Americans have less than \$1,000 in savings, and almost 40% had none.

So, if it's hard for adults, how do you teach your children to save? By turning it into a habit. Studies show that habits formed when you are young tend to stick. It's why you still brush your teeth every day – we hope!

Teach Your Children How to Save

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often. Then help them open a youth savings account at D.C. Teachers' Federal Credit Union. They can open an account with as little as \$5. Encourage your child to make regular small deposits each week. Tell them their money will earn interest while it's in their account. If they keep this routine going, they'll quickly see their savings grows.



EMV Cards Coming Soon

We would like to remind you that you will soon receive a new D.C. Teachers' Federal Credit Union EMV debit card. Your new card will still have a magnetic strip on the back, but the new card will have embedded microprocessor chips that store and protect cardholder data. EMV chip cards increase security and minimize fraud. Payment data is more secure on a chip enabled payment card than on a magnetic stripe card. If you have any questions regarding the new EMV cards, please call us at 202-547-4800 or stop by.



Annual Meeting In Review

On March 28th, members and guests gathered at the Bertie Backus Campus of UDC/CCDC to conduct the 81st 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 were elected to the DCTFCU Board of Directors:

Dr. Harriett F. Kargbo • Ms. Sheila J. Reid
Mr. Jerome Shelton • Dr. C. Denise Witcher Sessoms

The credit union also has a number of committees if you are interested in volunteering for service. This is a good time of year to get involved.



www.dctfcu.org

202-547-4800

877-4DCTFCU

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

Go Green with e-Statements!

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.



Our Privacy Policy

Your privacy is important to you and we respect that. It's important to us, too! That's why we use security measures that comply with federal law to protect your personal information from unauthorized access and use.

Federal law requires us to tell you how we collect, share and protect your personal information. Our policy has not changed. You can review our policy and practices with respect to your personal information at the bottom of our website at:

www.dctfcu.org

If you prefer, you can call us at 202-547-4800 to request a free copy and we will mail it to your address on record.

Holidays

Memorial Day – Monday, May 28

Independence Day – Wednesday, July 4



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