

the Report Card

D.C. Teachers' Federal Credit Union • Vol. 45, No. 4 • October 2022

IMPORTANT INFORMATION SYSTEM UPGRADE

During the weekend of October 14, 2022, our system will be upgraded to a Service Bureau protocol.

Please be advised that Online Banking, Mobile Banking, and the MacLine networks will be unavailable from 5:00 p.m. Friday, October 14, 2022, through 9:00 a.m. Monday, October 17, 2022, for system conversion. ATM withdrawals and Visa Debit transactions will also have limited capabilities during this period. We apologize for the inconvenience.



HO HO HO Holiday Loans

Are you ready for the holidays? From presents to parties to seasonal travel, our holiday loan is a great option to cover all your holiday related expenses without having to dip into your savings or use a high-interest payday lender.

Borrow up to \$3,000. We'll deposit the entire loan amount to your account when it's disbursed and charge interest only on the declining balance. You have 12 months to repay the loan.

Stop by a branch, or visit www.dctfcu.org to download your application or call (202) 547-4800 and speak to one of our loan specialists.

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.



Need a New Visa Debit Card?

Misplace or lose your Visa debit card? There is no need to worry. D.C. Teachers' FCU members may come to the main branch office and acquire a new DCTFCU Instant Issue Visa Debit Card on the spot! Our staff can provide a new Visa Debit Card, and you can select your Personal Identification Number (PIN). All cards issued from our main branch office can be used on the same day of issue.

No wait, no worries!
For additional information, please contact the credit union at (202)547-4800.



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



Start Saving with a Christmas Club Account

It's never too early to start thinking about Christmas 2023. With a Christmas Club account, you can start saving and budget for next year's shopping. Deposits can be made to your Christmas Club account throughout the year.

Your Christmas Club Account will automatically renew on October 1 each year.

Interested? Complete the application online at www.dctfcu.org or call Member Services at (202)547-4800

Get Your Groove on With GrooveCar

POWERED BY FUSION

Finding your next car just got easier. D.C. Teachers' has partnered with GrooveCar to help take the hassle out of car buying. Visit our website and click Find a Car. Select the make and model of the vehicle you're interested in. You can also enter the price, term for payments and ideal payment amount and GrooveCar will do the searching.

Groove on down the road with DCTFCU and GrooveCar.



It's the Season of Giving

And Skip-A-Payment is Our Gift to You

We know you probably have a few gifts to buy this year, which is why we thought we'd give you a little extra cash in your pocket. With Skip-A-Payment, you can apply to skip your monthly payments for one month. You must have had the loan you wish to skip payment on for one year. Payments made by payroll deduction will be credited to your savings or checking account for the skipped month.

You must be a member in good standing and all loan payments must be current prior to the skipped month to be eligible. There is a \$25 fee for each loan payment skipped. Interest will continue to accrue on your loan and the maturity date will advance by one month.

Visit www.dctfcu.org/lending/skip-a-payment to apply.*

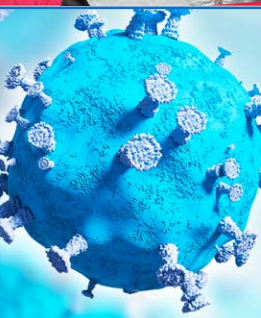
*All borrowers on the loan must sign request for the skipped payment. You must request the Skip-A-Payment at least 30 days prior to the payment due date you would like to skip. Home Equity Loans, Home Equity Lines of Credit, Overdraft Lines of Credit and Visa Credit Cards are not eligible.



Yes, DCTFCU Has Mobile Banking!

DC Teachers has upgraded our website and we now have a new Mobile App! Please download our DCTFCU Mobile App from the Apple Store or Google Play.

- Mobile Banking (DCTFCU Mobile App: iPhone and Android)
- Make check deposits (Remote Deposit Capture) / Check balances
- ("P2P") Person to Person - Pay loans, do transfers to other financial institutions on DCTFCU website and the DCTFCU App!
- Lock and unlock your DCTFCU Visa Debit Card
- Change your Pin# (Visa Debit Card)
- Upgraded Bill pay and more



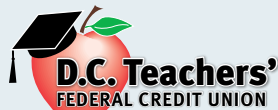
COVID 19 Updates

We would like to remind our members that COVID-19 protocols are still in place. All visitors must wear masks when inside the credit union.

Also, as a precaution, we have temporarily eliminated our public restroom facilities.

The Prince Hall Branch is still closed at this time.

As Covid restrictions are lifted, the credit union will evaluate our operating procedures and make necessary changes. We apologize for the inconvenience.



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

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

Additional ATM Location
UDC New Student Center

Prince Hall Branch Office*
1000 U Street, NW, 4th Floor
Washington, DC 20001
(Temporarily Closed)

*Handicapped accessible

HOLIDAYS

Veterans Day
Friday, November 11, 2022

Thanksgiving Day
Thursday, November 24, 2022
Friday, November 25, 2022

Christmas Day
Monday, December 26, 2022

New Years' Day
Monday, January 2, 2023



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