

## Full Service Branches

### Headquarters/Main Branch \*\*

Treasury Annex, Room 1000  
Pennsylvania Avenue & Madison Place NW  
Washington, DC 20220

### Administrative Office/Capitol Hill Branch \*

1101 2nd Street NE  
Washington, DC 20002

### Ronald Reagan Branch \*

Ronald Reagan/International Trade Center  
1300 Pennsylvania Avenue NW  
Washington, DC 20004

### OCC Branch \*\*

Office of the Comptroller of the Currency  
250 E Street SW  
Washington, DC 20024

### OTS Branch \*

Office of Thrift Supervision  
1700 G. Street NW  
Washington, DC 20552

### Courts Branch \*\*

Federal Judicial Building  
1 Columbus Circle NE  
Washington, DC 20544

### P.G. Branch \*\*

P.G. Metro Center  
3700 East West Highway, Room 428  
Hyattsville, MD 20782

### Long Beach Branch \*

301 East Ocean Blvd, Room 1438  
Long Beach, CA 90802

### Newington Branch \*\*

7501 Boston Blvd  
Springfield, VA 22153

### Shared Branch Locations

Visit [www.tdfcu.org](http://www.tdfcu.org) or call Member Services for locations.

### Branch Hours

All branches are open from 8:30am to 4:00pm  
Monday thru Friday.

### Branch Access

\* Open access - picture identification required

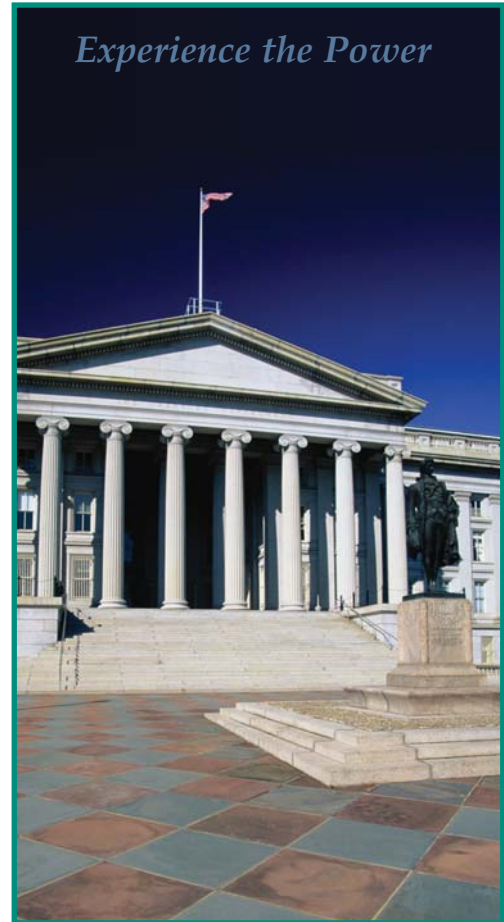
\*\* Restricted access - Kindly contact Members Services  
for current access information.



**TREASURY DEPARTMENT  
FEDERAL CREDIT UNION**

**P.O. Box 27301, Washington, DC 20038-7301  
800-344-4497 • [www.tdfcu.org](http://www.tdfcu.org)**

## Products and Services



**TREASURY DEPARTMENT  
FEDERAL CREDIT UNION**



## About TDFCU

The Treasury Department Federal Credit Union (TDFCU) founded in 1935, is a full service financial institution with a voluntary Board of Directors that is elected by our membership. Each member is an owner of the credit union with an equal vote.

Our purpose is to improve the quality of life for our members by providing affordable financial products and services. TDFCU goes beyond banking...we offer superior financial solutions, unparalleled service and a variety of convenient access methods exclusively to members of our credit union. The more products and services you use, the greater the value you receive.

When you join TDFCU, you join one the most consumer-oriented organizations you will find anywhere and become part of a prestigious group of individuals who deserve and appreciate quality financial products and services. We look forward to serving your financial needs and those of your family members.

## Deposit Products

### Checking

#### Share Draft Checking

- No per check charge
- No minimum balance requirement
- Free ATM/Visa Check Card
- Payroll allotments/direct deposit accepted
- First 25 checks free
- Overdraft protection available

### Saving

#### Share Saving Account

- Tiered interest rate
- Free ATM card
- Payroll allotments/direct deposit accepted

#### Money Market Account

- Tiered interest rate
- Forty checks free
- \$1,500 minimum balance required
- Significant earnings capability and liquidity

#### Holiday Share Account

- Make deposits anytime
- Payroll allotments/direct deposit accepted
- Redeems October 31 every year

#### Share Certificate Account

- \$500 minimum balance required
- Fixed interest rate
- Terms available from 3 months to 60 months
- Jumbo Certificates available (\$100,000 minimum)

#### IRA Share Account

- Tiered interest rate
- Traditional and Roth
- Make ongoing contributions

#### IRA Certificate Account

- \$500 minimum balance required
- Traditional and Roth
- Terms available from 12 to 60 months
- Additional contributions accepted

## Lending Products

### Unsecured Products

#### Visa Credit Cards

- Low interest rates
- No annual fee
- Available in Gold or Classic
- Secured Credit Card also available

#### Overdraft Lines of Credit

- Linked to your Share Draft Checking Account
- Eliminate bounced checks
- Increase your financial flexibility

#### Signature Loans

- Fixed interest rates
- Flexible terms

#### Credit Consolidation Loans

- Consolidate your debt
- Fixed interest rates
- One payment monthly

#### Education Loans

- Low fixed interest rates
- Includes tuition, books, room and miscellaneous cost solely related to education

#### Computer Loans

- 100% financing
- Short-term loan for hardware and software
- Proof of purchase required

### Secured Products

#### Vehicle Loans

- Available for new and used vehicles
- 80% and 100% financing
- Financing up to 84 months

#### Older Used Vehicle Loans

- 100% financing
- Financing up to 36 months

#### Motorcycle Loans

- Available for new and used motorcycles
- New up to 60 months - used up to 36 months

## Lending Products

### Leisure Vehicle Loans

- RVs, Boats, Watercraft (new and used)
- Up to 120 months financing
- Financing of used vehicles up to 6 years old

### Share and Share Certificate Secured Loans

- Borrow against saving on deposit
- Lowest interest rate available

### Home Equity Products

#### Second Mortgage Loans

- Fixed rate
- Fixed term
- Fixed payments

#### Home Equity Express Loans

- Low documentation
- Quick approval
- Fixed rate
- Fixed term
- Fixed payments

#### Home Equity Lines of Credit (HELOC)

- Variable rate based on prime
- Adjusts quarterly
- Checks available
- Up to 90% loan to value

#### Super Home Equity Lines of Credit (SHELOC)

- Variable rate as low as prime minus 1%
- Special introductory rate
- Adjusts monthly
- Can be used as overdraft protection for checking account
- Up to 90% loan to value

### Mortgages

- Mortgage Department (877) 885-4042 toll-free
- Conventional fixed rates
- Conventional adjustable rates
- Jumbo fixed and adjustable rates
- Other options available

## Access and Convenience

### Electronic Access

#### Automatic Services

- Direct deposit
- Payroll allotments
- ATM card
- Visa debit card
- ACH debits
- Wire transfers
- Online loan applications

#### Internet Home Banking

- Apply for consumer loans
- Check account balances
- Transfer funds between accounts
- Check for cleared checks
- Electronic Fund Transfers

#### Audio Response Telephone System

- Check account balances
- Transfer funds between accounts
- Check for cleared checks

#### Billpayer Services

- Pay an unlimited number of merchants
- Accessible via telephone or Internet
- Other options available

#### Shared Branch Network

- Over 1900 locations nationwide
- Make deposits
- Make withdrawals
- Transfer funds
- Visit [www.tdfcu.org](http://www.tdfcu.org) or call Member Services for locations

#### Surcharge Free ATM Networks

- Over 100,000 surcharge free ATMs nationwide
- Visit [www.tdfcu.org](http://www.tdfcu.org) or call Member Services for locations

## Access and Convenience

### Website – [WWW.TDFCU.ORG](http://WWW.TDFCU.ORG)

- Useful information on our products and services
- Find surcharge free ATMs
- Find the nearest Shared Branch location
- View current deposit and loan interest rates, product descriptions and special promotions
- Apply for all consumer loans
- Apply for mortgages

### Call Center

- To speak to a Member Service Representative call (800) 344-4497
- Open from 8am to 5pm EST Monday thru Friday
- Apply for a loan
- Transfer funds
- Check the status of transactions
- Other options available

**Fax Number:** (202) 371-9328

**Fax on Demand:** Call to receive documents via fax (877) 860-3370 toll-free

**E-mail:** [tdfcu1@tdfcu.com](mailto:tdfcu1@tdfcu.com)

**Mailing Address:** Send all correspondence, deposits, loan payments and applications to:  
Treasury Department Federal Credit Union  
P.O. Box 27301  
Washington, DC 20038-7301

Enjoy a better  
experience to  
traditional banking.

