HAPPY NEW YEAR!
Best Wishes to You and Your Family

Special Thanks to our Members and Volunteers, past and present for creating and supporting Treasury Department Federal Credit Union since 1935. This year Treasury Department Federal Credit Union will be 85 and we look forward to serving you, your family and friends now and in the future.

Notice of Annual Meeting and Election

The 85th Annual Meeting of the Membership of the Treasury Department Federal Credit Union will be held on Monday, April 27, 2020, at the Paul J Gist Administrative Office Building, 1101 2nd Street NE, Washington DC 20002 at 4 PM.

An election will be held to fill three positions on the Board of Directors. All elections will be determined by plurality vote and by mail ballots, except as noted below.

Nominations will be made by the Nominating Committee. Members who are interested in being a candidate for the Board of Directors should contact the Nominating Committee through Schamika Williams at (202) 289-1950, extension 1727. All applications for nomination are due on or before January 20, 2020.

After January 20, 2020, interested members must seek candidacy by petition. Candidacy by petition must include: (1) a statement of qualification (forms may be obtained from the Nominating Committee Chair); (2) certain biographical data; (3) a signed certification from the member that he/she is in agreement with the candidacy and will serve if elected; (4) the names, signatures, and account numbers of 1 percent of the Credit Union members on the petition. Currently, at least 151 members’ signatures are needed, based on a membership of 15,087, in order to be a candidate by petition. Petitions must be received by Nominating Committee no later than February 24, 2020.

During the Annual Meeting, nominations will not be made from the floor unless an insufficient number of nominations have been made by the Nominating Committee or by petition to provide for one candidate for each position. Only positions that have no candidate (s) will be subject to nominations from the floor.

The names of candidates for all positions will be posted in the Credit Union Offices and published in TDFCU’s next quarterly newsletter. If required, ballots will be mailed on or before March 19, 2020 and must be returned to the teller of election by midnight, April 20, 2020. Results of the election will be announced at the Annual Meeting.

Limited Time Offer
Use your MasterCard Credit Card and earn a chance to

WIN $500*
January 2020 thru March 2020

* One winner will be selected each month from a list of eligible participants. Employees, volunteers and their family members are not eligible to win. Winners will be announced in this newsletter. The more you use your MasterCard Credit Card, the greater the chance to win. Winners are randomly selected. Time periods are from the first of the month to the last day of the month.
T-Notes
Board of Directors
boardofdirectors@tdfcu.com
Gary E. Grippo, Chairman
Wesley R. Thomas, Vice Chairman
William MacDonald, Treasurer
Alyssa Arute, Secretary
Lou E. Dixon
Vicki L. Foster
Jeffrey J. Kim

Supervisory Committee
supervisorycommittee@tdfcu.com
Lou E Dixon, Chair
David E. Legge, Secretary
Cynthia R. Poteat

Management
Alfred Scipio, President/CEO
Christine Cho, VP Finance
Shawn Kahler, AVP Security and Compliance

Office Hours and Locations
Paul J. Gist Building
1101 2nd Street NE
Washington, DC 20002
Mon. and Wed. 7:30 a.m. – 4:30 p.m.
Tues. and Thurs. 8:30 a.m. – 6:30 p.m.
Fri. 8:30 a.m. – 4:30 p.m.
Sat. 8:30 a.m. – 1:00 p.m.

Main Office (restricted access)
Room 1000, Treasury Annex
Washington, DC 20220
Mon. – Fri. 8:30 a.m. – 4:30 p.m.

PG Center (restricted access)
6505 Belcrest Rd, Room 605
Hyattsville, MD 20782
Mon., Wed. and Fri. 8:30 a.m. – 4:30 p.m.

OCC (restricted access)
400 7th Street SW
Washington, DC 20219
Mon. – Fri. 8:30 a.m. – 4:30 p.m.

Federal Judiciary Building
(restricted access)
1 Columbus Circle, NE
Washington, DC 20544
Mon. – Fri. 8:30 a.m. – 4:30 p.m.

Ronald Reagan Building/ITC
1300 Pennsylvania Ave. NW, Room C143
Washington, DC 20004
Mon. – Fri. 8:30 a.m. – 4:30 p.m.

DC Christian
1510 9th Street NW
Washington, DC 20549
Wed. Noon – 3:00 p.m.
Sun. 9:30 a.m. – 1:00 p.m.

Telephone Numbers
Main: 202-289-1950
Toll-Free: 800-344-4497
Fax: 202-371-9328
Mortgage Servicing 800-425-0455
Mortgage Origination 844-429-8715

Mailing Address
P.O. Box 27301
Washington, DC 20038-7301

Internet Addresses
Website: http://www.tdfcu.org
E-Mail: tdfcu1@tdfcu.com

For the Record
As of November 30, 2019:
Assets $165,460,933
Loans $76,344,249
Shares $150,197,504
Members 16,087

The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult your attorney, accountant or tax advisor with regard to your individual situation.

Relationship Pricing
You can receive 0.25% interest rate reduction for each on eligible new loans.

If You Have:
✔ Direct Deposit
✔ Existing Loan
✔ Deposit balance of $5,000

Eligible Loans:
• Vehicle Loan
• Signature Loan
• Credit Consolidation Loan
• Vacation Loan
• Education Loan
• Computer Loan
• T-Loan

The more you use TDFCU, the greater the reduction you receive on a new eligible loan. The 0.25% to 0.75% is a reduction in the interest rate you would normally receive on a new loan based on your credit score, loan terms and for vehicles, the amount of the down payment. Contact our Call Center at (800) 344-4497 for additional information or to apply for a loan, visit one of our branches or apply online at www.TDFCU.org.

MasterCard Debit and Credit Card Enhancements
The end of March or early April 2020, TDFCU’s Debit and Credit Cards will receive increased capabilities. Once implemented, you will be able to manage your Debit and Credit card thru Card Valet over your smartphone thru an app. Receive alerts, track transactions and if you cannot find your debit card or you misplaced it, turn it off using your smartphone until you have checked everywhere. Turn it back on when you find it. In addition, you can set your own PIN over the telephone. And for credit cards manage your reward points all thru Card Valet. Coming soon!

Credit Consolidation Loan
Rates as low as 9.0% APR. Consolidate your debt, lower your payments, cut up some high interest rate credit cards and make your debt more manageable.

Apply online at www.tdfcu.org or contact our Call Center at 800 344-4497 option 4 to apply or for more information.

APR (Annual Percentage Rate) – Subject to change without notice. Interest rate listed is the lowest rate for qualified applicants. Actual rate is based on individual credit history, term and relationship pricing.

Holiday Closing
Our offices will be closed on the following days in observance of:

Wednesday, January 1, 2020 New Year’s Day
Monday, January 20, 2020 Birthday of Rev. Dr. Martin Luther King, Jr.
Monday, February 17, 2020 Washington’s Birthday
Saturday, March 28, 2020 United Airlines Rock N Roll DC Marathon

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