WE FINANCE DREAMS!

NEW VEHICLE LOANS
As Low As
2.75% APR*

Easy Application Process - Quick Approvals
• 80% financing with terms up to 60 months
• Rate applies to new vehicles of current or previous model year
• 100% financing and terms up to 84 months also available

USED VEHICLE LOANS
As Low As
3.49% APR*

Easy Application Process - Quick Approvals
• 100% financing with terms up to 60 months
• No minimum balance for terms up to 72 months
• 80% used vehicle financing available at attractive rates

You may qualify for even lower interest rates with Relationship Pricing. You don’t have to do anything, we check during the approval process.

Save Time and Money
Apply online at www.tdfcu.org.
To obtain additional information, contact our Call Center at (202) 289-1950 or (800) 344-4497 and then press 4.

* APR (Annual Percentage Rate) is subject to change without notice. Rates quoted are the lowest rates for qualified applicants. Actual rate is based on term, individual credit history and percentage financed (80% or 100%). 100% financing includes taxes, extended warranty and GAP insurance. Refinancing a vehicle financed by TDFCU will incur a $350 refinance fee. Relationship pricing may lower your interest rate.

Better Than Cash!
TDFCU Debit MasterCard
Easy to carry – easy to use and you can track your account activity online 24 hours a day/seven days a week. Our Debit MasterCard is accepted everywhere MasterCard is accepted. It is fast and convenient. Whether you use your signature or your PIN, enjoy the additional protection of our Fraud Detection Services.

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

Thursday, July 4, 2019       Independence Day
Monday, September 2, 2019    Labor Day
Monday, October 14, 2019    Columbus Day
The 84th Annual Meeting of the Treasury Department Federal Credit Union was held on Monday, April 29, 2019 at the Paul J Gist Administrative Office Building at 1101 2nd Street NE Washington, DC.

All nominees for the Board of Directors were elected. They were: Wesley R. Thomas, Hubert T. Bell and Lou E. Dixon

The Board members elected the following individuals as officers:
Gary E. Grippo, Chairman • Wesley R. Thomas, Vice Chairman
William MacDonald, Treasurer • Alyssa Arute, Secretary

IMPORTANT NOTICES

Update Your Home Address
Update your home address when you move to a new location. Please go to our website (www.tdfcu.org) and log into T-Access (home banking), click on Service Center and then on Address change. In your new address and hit submit.

Inactive Accounts and Abandoned Property
If there has been no activity on your account for the past 24 months, you will be charged an inactivity fee (please refer to the Fee Schedule for the amount of the fee). The inactivity fee will appear on your account statement and you will receive a letter regarding the lack of activity on your account. If there has been no activity on your account for the past 36 months, the District of Columbia Unclaimed Property Act may require us to classify your account as abandoned. In both cases, any communication or transaction will reactivate your account. A deposit, withdrawal or simply drop by a branch or send us a note with your signature to update your last contact date.

Remember, TDFCU has a wide variety of competitive products and convenient services that can help with your financial needs. Our goal is to have you as an involved member. To get reacquainted with our products and services, please visit our website at www.tdfcu.org, stop by the branch nearest you or contact our Call Center at (800) 344-4497 option 4.

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

If You Have: Existing Loan

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<thead>
<tr>
<th>Eligible Loans:</th>
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<tbody>
<tr>
<td>Vehicle Loan</td>
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<tr>
<td>T-Loan</td>
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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.