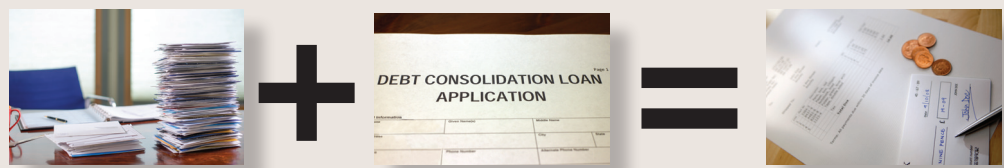


# N TES

Fall • VOLUME 13, ISSUE 4



## *We Finance Dreams!*



Rates  
As Low As  
**9.0%**  
APR



Sleep Better with a  
**TDFCU CREDIT  
CONSOLIDATION  
LOAN**

Consolidate your debt, lower your payments, cut up some credit cards and sleep better at night. With a Treasury Department Federal Credit Union Credit Consolidation Loan, you can make your debt more manageable and your dream of a brighter future can come true.

### Relationship Pricing

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

#### If You Have:



#### 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](http://www.tdfcu.org).

### 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. 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](http://www.tdfcu.org), stop by the branch nearest you or contact a **Call Center Representative at (800) 344-4497 option 4.**



www.tdfcu.org

800.344.4497

**Schedule of Fees**  
Effective December 1, 2017

Current Fees	
<b>General</b>	
Account Maintenance Fee-Waived with online statement	\$2.25
Account Closed Membership Within 6 Months	\$30.00
Account Closing Balance Less Than \$4.00	Balance
Account Number Reassignment (more than once in the same calendar year)	\$35.00
<b>Official Checks</b>	
Payable to Member	No Fee
Payable to 2nd Party	\$5.00
Outstanding Official Check (after 6 months)	\$50 per month
<b>Money Orders</b>	
Money Orders to Members	\$4.00
Money Orders to Non-Members	\$6.00
<b>American Express Travelers Checks</b>	
American Express Travelers Checks – Standard	\$0.50/\$100
American Express Gifts Checks	\$2.50 Each
Staff Assisted Telephone Transactions Fee	\$2.50
Overnight Delivery Service – U.S. Weekdays	Our Cost
Certified Mail	Our Cost
Written Verification of Account Balance (Deposit and/or Loan)	\$10.00
Non-Member On Us Check Cashing	\$10 Per Check
Move Loans From One Membership Account to Another	\$25.00
<b>Wire/Cable Transfer of Funds</b>	
Incoming Wires – Domestic	No Fee
Incoming Wires – Foreign	\$10.00
Outgoing Wires – Domestic	\$20.00
Outgoing Wires – Foreign	\$75.00
Returned Wire Transfer Fee (Incorrect Instructions)	\$35.00
<b>Funds Transfer (Internet) Between TDFCU</b>	
<b>Account and Account Elsewhere</b>	
Incoming	No Fee
Outgoing	\$5.00
<b>Bill Payer Services</b>	
Unlimited Internet & Telephone Access	No Fee
Stop Payment of Bill Payment Transaction	\$35.00
Bill Payment - Photo Copy of Bill Payment Checks	\$6.00 Each
Transfer Fund Out of TDFCU Between My Accounts	\$5.00
Transfer Funds Out of TDFCU to Pay Other People	\$15.00
<b>MasterCard Debit and Credit Card</b>	
ATM Surcharge Fee – Foreign Card On Us Fee-Transaction/Inquiry	\$3.00
ATM Surcharge Fee – Foreign ATM Fee	\$2.00
ATM -TDFCU Owned and ATMs in the CU24 and Co-op Networks	No Fee
Debit and Credit Card Replacement PIN	\$6.00
Card Replacement at Expiration	No Fee
Card Replacement – Lost or Stolen – First One Free	\$25.00
Cash Advance Fee (Debit or Credit Card)	2.5% of Amount
Late Payment Fee	\$25.00
Over Limit – Credit Card	\$25.00

Current Fees	
<b>Point of Sale Merchants</b>	
With Debit Card - Merchants	\$0.50
Cross Border Currency Fee	0.9% of Amount
<b>Single-Currency Conversion Fee On Foreign Transactions Using</b>	
MasterCard Debit Card or MasterCard Credit Card	0.8% of Amount
International Currency Fee	0.2% of Amount
MasterCard Receipt Retrievals	\$30.00
<b>Checks, Checking and Saving Accounts</b>	
Account Overdraft per item	\$35.00
Check Cashing Fee	\$1.00
Courtesy Pay Per Item	\$35.00
Deposited Check Returned	\$30.00
Inactive/Dormant Membership – After 2 years	\$6 Per Month
Money Market Account – Over 6 Withdrawals	\$35.00
Returned Your Check (NSF)	\$35.00
Returned Your EFT/ACH (NSF)	\$35.00
Revoking Stop Payment	\$30.00
Savings Account over 6 Electronic Withdrawals	\$50.00
Automatic Overdraft Transfers from Savings (First 3 free - limit six (6) per month)	\$2.00 Each
Share Draft Copies	\$6.00 Each
Statement Copies – Each Statement	\$6.00 Each
Returned Statement Fee	\$7.00
Stop Payment Your Check, EFT/ACH, Official Check	\$35.00
Temporary Counter Checks – Minimum 5 checks	\$0.75 Per Check
Early Withdrawal Holiday Account	\$10.00
Uncollected Funds Fee	\$35.00
<b>Other</b>	
International ACH Transaction-Manual Processing Fee	\$0.25 Per Trans.
Abandoned Property Fee	\$75.00
IRA Account Rollover/Transfer to Another Institution	\$40.00
Levy/Garnishment Attachments	\$50.00
Reclamation Processing Fee	\$50.00
Re-open Membership Account – (Caused TDFCU a Loss) Fee	\$10.00
Research – Record Searches, Reconciliation, etc \$25 minimum	\$45.00 Per Hour
Bad Address – Address Locator Fee	\$6.00
Returned Mail Fee	\$6.00
Shared Branch Deposit/Withdrawals	\$1.50
Foreign Transaction Adjustment (Example Returned Non-member Deposit)	\$5.00
Invalid ATM Deposit Fee (Empty Envelopes, Post Dated Checks, Etc.)	\$20.00
Statement Duplicates to Another Address	\$6.00 Each
Subpoenas	\$60.00 Per Hour
<b>Loans</b>	
Mortgage Applications Fee – Refunded at Closing	\$300.00
<b>T-Loan Application Fee</b>	
With Direct Payment – Annual Fee Per Application	\$ 1.00
Without Direct Payment – Annual Fee Per Application	\$ 3.00
Returned Loan Payment (Check)	\$40.00
Refinance Fee – For Vehicle Already Financed With Us	\$350.00
Late Loan Payments	The Greater of \$5 or 20% of Interest Due
Home Equity Product Subordination	\$400.00
Guaranteed Asset Protection (GAP) Insurance	\$400 to \$570
Lien Recording Charge – for loans secured by vehicles	Amount Charged by Your State
Request for written loan pay off letter (autos and home equities)	\$15.00
Duplicate Vehicle Lien Release	\$10.00
Electronic Lien Release	Our Cost

**T-Notes**

**Board of Directors**

boardofdirectors@tdfcu.com  
 Gary Grippo , Chairman  
 Hubert T. Bell, Vice Chairman  
 Ross Dillard, Treasurer  
 Y. Joseph Gaston, Secretary  
 Wesley R. Thomas  
 Jeffery J. Kim  
 Albert A. Lee  
 William MacDonald

**Supervisory Committee**

supervisorycommittee@tdfcu.com  
 Wesley R. Thomas, Chairman  
 Martha Lerner, Secretary  
 Lou E. Dixon  
 Isabel L. McConnell  
 David M. Legge

**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. – 4:00 p.m.

**OCC (restricted access)**

400 7th Street SW  
 Washington, DC 20219  
 Mon. – Fri. 8:30 a.m. – 4:00 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 C1-43  
 Washington, DC 20004  
 Mon. – Fri. 8:30 a.m. – 4:30 p.m.

**Long Beach**

301 Ocean Blvd. #1438  
 Long Beach, CA 90802  
 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 Department 800-425-0455

**Mailing Address**

P.O. Box 27301  
 Washington, DC 20038-7301  
 Internet Addresses

Web Site: http://www.tdfcu.org  
 E-Mail: tdfcu1@tdfcu.com

**For the Record**

As of August 31, 2017:  
 Assets \$170,347,636  
 Loans \$ 78,982,444  
 Shares \$156,408,988  
 Members 15,672

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

Monday, October 9, 2017: Columbus Day • Friday, November 10, 2017: Veterans Day  
 Saturday, November 11, 2017: Day After Veterans Day • Thursday, November 23, 2017: Thanksgiving Day  
 Monday, December 25, 2017: Christmas Day • Monday, January 1, 2018: New Year's Day

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.



EQUAL OPPORTUNITY LENDER