

NOTES



Fall • VOLUME 20, ISSUE 4



WE FINANCE DREAMS!®



Second Mortgage Loan

Rate As Low As

6.99% APR*

- Fixed Interest Rate
- Fixed Term - Up to 15 Years
- Fixed Monthly Payments
- Amounts Available Up to \$400,000
- Up to 80% Loan to Value

*(Annual Percentage Rate - Subject to change without notice) Actual interest rates are based on individual credit history.

Great New Vehicle Loan Rates

Rate As Low As

4.25% APR*

- 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 are available
- Great Used Vehicle financing also available

Apply online at www.TDFCU.org. On top of Home Page click on "Apply 24/7" then click on "Online Consumer and Home Equity Loan Application". For more information call (800) 344-4497 option 4 to speak with a Call Center Representative during business hours.

*APR (Annual Percentage Rate) is subject to change without notice. Rates quoted are the lowest rate for qualified applicants. The actual rate is based on term and individual credit history. 100% financing includes taxes, extended warranty, and GAP insurance. Refinancing a vehicle financed by TDFCU will incur a \$50 refinance fee.

Zelle® Has Arrived

Zelle® is a fast and easy way to send and receive money with family, friends, and people you know. With Zelle®, you can send and receive money directly from your account to enrolled participants in minutes, all from the convenience of T-Access and our Mobile App. For more information go to tdfcu.org, click on menu, click on banking and click on Zelle. To sign up for Zelle, login to T-Access (home banking) and click on the Move Money tab across the top of the page, then click on Send Money with Zelle®.



Holiday Closings

Our Offices will be closed on the following days in observance of:

Monday, October 9, 2023

Friday, November 10, 2023

Saturday, November 11, 2023

Columbus Day

Veterans Day Holiday

Veterans Day

Thursday, November 23, 2023

Monday, December 25, 2023

Monday, January 1, 2024

Thanksgiving Day

Christmas Day

New Year's Day



TREASURY DEPARTMENT FEDERAL CREDIT UNION

www.tdfcu.org 800.344.4497

Schedule of Fees

Effective Date: November 15, 2023

General	Current Fees
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
Official Checks	
Payable to Member	No Fee
Payable to 2nd Party	\$5.00
Outstanding Official Check (after 6 months)	\$50 per month
Money Orders	
Money Orders to Members	\$3.00
Money Orders to Non-Members	\$10.00
Staff Assisted Telephone Transactions Fee	\$2.00
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	\$15 per check
Move Loans From One Membership Account to Another	\$25.00
Rename Existing Account to a Trust Account	\$50.00
Wire/Cable Transfer of Funds	
Incoming Wires - Domestic	No Fee
Incoming Wires - International	\$10.00
Outgoing - Domestic	\$20.00
Outgoing Wires - International	\$75.00
Returned Wire Transfer Fee - (Incorrect Instructions)	\$35.00
Funds Transfer (Internet) Between TDFCU	
Account and Account Elsewhere:	
Incoming	No Fee
Outgoing	\$5.00
Bill Payer Services	
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 Funds Out of TDFCU Between My Accounts	\$5.00
Transfer Funds Out of TDFCU to Pay Other People	\$15.00
MasterCard Debit and Credit Card	
ATM Surcharge fee - Foreign Card On Us Fee- Transaction/Inquiry	\$4.25
ATM Surcharge fee - Our Card on Foreign ATMs- Transaction/Inquiry	\$2.25
ATM - TDFCU Owned and ATMs in Co-op Network	No Fee
Debit or Credit Card Replacement PIN - First One Free	\$6.00
Card Replacement - Inactive at Expiration	\$5.00
Card Replacement - Active 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 - Up to	\$25.00
Point of Sale Merchants	

With Debit Card - Merchants	\$0.25
Cross Border Currency Fee	0.9% of Amount
Single-Currency Conversion Fee (On Foreign Transactions Using MasterCard Check Card or MasterCard Credit Card)	0.8% of Amount
International Currency Fee	0.2% of Amount
MasterCard Receipt Retrievals	\$30.00

Checks, Checking and Saving Accounts

Account Overdraft per Item -\$70 maximum daily charge	\$35.00
Check Cashing Fee	\$1.00
Courtesy Pay per Item -\$70 maximum daily charge	\$35.00
Deposited Check Returned	\$30.00
Inactive/Dormant Membership - After 2 years - with Monthly Statements	\$10 per month
Inactive/Dormant Membership - After 2 years - with Quarterly Statements	\$20 per Qtr.
Money Market Account - Over 6 Withdrawals (Manual Post)	\$2.00
Money Market Account - Balance under \$1,500 for six consecutive months	\$5 per month
Returned Your Check (NSF) - per presentment - \$70 maximum daily charge	\$35.00
Returned Your EFT/ACH (NSF) - per presentment - \$70 maximum daily charge	\$35.00
Revoking Stop Payment	\$30.00
Saving Account over 6 Electronic Withdrawals (Manual Post)	\$2.00
Share Draft Copies	\$10.00 Each
Statement Copies - Each Statement	\$10.00 Each
Returned Statement Fee	\$10.00
Stop Payment Your Check, EFT/ACH, Official Check	\$35.00
Early Withdrawal Holiday Account	\$20.00
Uncollected Funds Fee - per presentment - \$70 maximum daily charge	\$35.00

Other

International ACH Transaction - Manual Processing Fee	\$1.00 per transaction
Abandoned Property Fee	\$100.00
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	\$25.00
Research - Record Searches, Reconciliation, etc.\$25 minimum	\$45 per hour
Bad Address /Address Locator Fee	\$10.00
Returned Mail Fee	\$10.00
Foreign Transaction Adjustment (Example Returned Non-member Deposit)	\$10.00
Invalid ATM Deposit Fee (Empty Envelopes, Post Dated Checks, Etc.)	\$20.00
Statement Duplicates to Another Address	\$6.00 Each
Subpoenas	\$60 per hour

Loans

T-Loan Application Fee	\$1.00
Returned Loan Payment (Check)	\$40.00
Refinance Fee - For Vehicle Already Financed With Us	\$50.00
Late Loan Payments	\$5 minimum or 20% of interest due
Home Equity Product Subordination	\$400.00
Guaranteed Asset Protection (GAP Plus) Insurance	\$775 to \$825
Collateral Protection Insurance Fee	\$50.00
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 E. Grippo, Chairman
Wesley R. Thomas, Vice Chairman
Nicholas Galimberti, Treasurer
Alyssa Arute, Secretary
Lou E. Dixon
Jeffrey J. Kim
Stephen W. Theriot

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
Catherine Hogans,
AVP Lending and Support Services

Office Locations

Paul J. Gist Building

1101 2nd Street NE
Washington, DC 20002

Main Office (restricted access)

Room 1000, Treasury Annex
Washington, DC 20220

PG Center (restricted access)

6505 Belcrest Rd, Room 605
Hyattsville, MD 20782

OCC (restricted access)

400 7th Street SW
Washington, DC 20219

Federal Judiciary Building (restricted access)

1 Columbus Circle, NE
Washington, DC 20544

Ronald Reagan Building/ITC

1300 Pennsylvania Ave. NW
Room C1-43
Washington, DC 20004

For Branch Hours Visit TDFCU.org

Telephone Numbers

Main: 202-289-1950
Toll-Free: 800-344-4497
Fax: 202-371-9328
Mortgage Servicing 800-928-6263
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
Facebook:
Facebook.com/TreasuryDepartmentFCU

For the Record

As of August 31, 2023:

Assets \$185,241,509
Loans \$104,265,165
Shares \$168,351,782
Members 12,601

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