

# NOTES



Fall 2025 • VOLUME 22, ISSUE 4



## WE FINANCE DREAMS!™

### Christine Cho Promoted to CFO



Christine Cho  
Chief Financial Officer

We're proud to share that Christine Cho has been promoted to Chief Financial Officer. Christine has been an integral part of TDFCU for more than 20 years, consistently driving financial excellence and supporting our mission. This well-earned

promotion highlights both her past contributions and the critical role she will play in shaping our future. Please join us in congratulating Christine on this exciting milestone!

### Welcome Nicholas Moreland TDFCU'S New COO



Nicholas Moreland  
Chief Operating Officer

We're excited to share that Nicholas (Nick) Moreland officially joined TDFCU on Monday July 21, 2025, as our new Chief Operating Officer! Nick comes to us from Signal Financial Federal Credit Union, where he led Member Experience & Retail Banking across multiple

departments. Please join us in giving him a warm TDFCU welcome!

### Introducing TDFCU's Enhanced Digital Banking!



Modern.  
Intuitive.  
Customizable to you.

#### Here's what's new:

- Enjoy a consistent experience across online banking and the mobile app.
- See payment due dates and past due information, click to view statements, make payments, or transfer money-right from the Accounts widget.
- Control which features appear on your homepage by adding widgets to your "favorites" and collapse, expand or reorder them at any time.
- See key messages upfront and customize the name you're greeted with when you sign on.
- View your five most recent transactions without having to click into an account.

Sign on or sign up today to take advantage of these exciting new features.

### Holiday Closings

Heads up Friends! TDFCU will be closed for the following holidays. We'll be back to serve you on the next business day.

Tuesday, November 11

Veterans Day

Thursday, December 25

Christmas Day

Thursday, November 27

Thanksgiving

Friday, December 26

Day after Christmas

Friday, November 28

Day after Thanksgiving



## TREASURY DEPARTMENT FEDERAL CREDIT UNION

www.tdfcu.org 800.344.4497

### Schedule of Fees

Effective Date: November 15, 2025

	Current Fees
<b>General</b>	
Account Maintenance Fee - Waived with Online Statement	\$3.00
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 one time
<b>Money Orders</b>	
Money Orders to Members	\$5.00
Money Orders to Non-Members	\$10.00
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
<b>Wire/Cable Transfer of Funds</b>	
Incoming Wires - Domestic	No Fee
Incoming Wires - International	\$10.00
Outgoing - Domestic	\$20.00
Outgoing Wires - International	\$50.00
Returned Wire Transfer Fee - (Incorrect Instructions)	\$35.00
Funds Transfer (Internet) Between TDFCU	
Account and Account Elsewhere:	
Incoming	No Fee
Outgoing	\$5.00
<b>Online Banking (Funds Transfer and Bill Payer Services)</b>	
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
<b>MasterCard Debit and Credit Card</b>	
ATM Surcharge fee - Foreign Card On Us Fee - Transaction/Inquiry	\$4.00
ATM Surcharge fee - Our Card on Foreign ATMs - Transaction/Inquiry	\$2.25
ATM - TDFCU Owned and ATMs in Co-op Network	No Fee
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

<b>Checks, Checking and Saving Accounts</b>	
Account Overdraft per Item (\$70 maximum daily charge)	\$35.00
Courtesy Pay per Item (\$70 maximum daily charge)	\$35.00
Deposited Check Returned	\$30.00
Inactive/Dormant Membership - After 2 years	\$10 per month
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	\$35.00
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

<b>Other</b>	
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
Statement Duplicates to Another Address	\$6.00 Each
Subpoenas	\$60 per hour

<b>Loans</b>	
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	\$900
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.org

Lou E. Dixon, Chair  
Stephen W. Theriot, Vice Chair  
Nicholas W. Galimberti, Treasurer  
Stephen Lybarger, Secretary  
Gary E. Grippo  
Alyssa Arute  
Troy Causey

### Supervisory Committee

supervisorycommittee@tdfcu.com  
Cynthia R. Poteat, Supervisory Chair  
David E. Legge, Secretary  
Betty Bell-Daniel  
Troy Causey

### Management

Lee Woolley, President / CEO  
Nicholas Moreland,  
Chief Operating Officer  
Christine Cho, Chief Financial Officer  
Catherine Hogans, AVP Lending /  
Support Services  
Michaelle Celestin, AVP Branch  
Services / Business Development  
Shawn Kahler, AVP Compliance  
Antoine Guihon,  
AVP Information Technology  
Lea Facey, AVP Finance

### 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](mailto:tdfcu1@tdfcu.com)  
[Facebook.com/TreasuryDepartmentFCU](https://www.facebook.com/TreasuryDepartmentFCU)  
[Instagram/TreasuryDepartmentFCU](https://www.instagram.com/TreasuryDepartmentFCU)  
[LinkedIn/TreasuryDepartmentFCU](https://www.linkedin.com/company/TreasuryDepartmentFCU)

### For the Record

As of August 31, 2025:

Assets	\$177,657,059
Loans	\$110,068,121
Shares	\$158,484,690
Members	11,885

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