

NOTES



Winter 2026 • VOLUME 23, ISSUE 1



HAPPY NEW YEAR!

Warm wishes and a joyful New Year from all of us at TDFCU to you and your family.

Notice of Annual Meeting and Election

The 91st Annual Meeting of the Membership of the Treasury Department Federal Credit Union will be held on Monday, April 27, 2026, at the Paul J Gist Administrative Office Building, 1101 2nd Street NE, Washington DC 20002 at 4 PM.

Elections will be held to fill five Board positions: three full-term re-elections, one two-year term expiring in 2028, and one one-year term expiring in 2027. 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 Christine Cho at (202) 289-1950, extension 1805. All applications for nomination

are due on or before January 16, 2026.

After January 16, 2026, 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 117 members' signatures are needed, based on a membership of 11,700, in order to be a candidate by petition. Petitions must be received by Nominating Committee no later than February 27, 2026.

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 there are no nominations by petition and the Nominating Committee has nominated five candidates, an election will not be held. If required, ballots will be mailed on or before March 23, 2026 and must be returned to the teller of election by midnight, April 15, 2026. Results of the elections will be announced at the Annual Meeting.

A Fresh New Look for 2026!



Renovations to our headquarters lobby are almost finished, and we're excited for you to see the refreshed, modern space. As we mark 91 years of serving our members, we continue to honor our roots while embracing the future. No matter how you bank—online, on our app, or in person—our commitment to you remains the same. Thank you for being a valued part of TDFCU. This is where you belong.

Holiday Closures

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

Thursday, January 1, 2026
New Year's Day

Monday, January 19, 2026
Martin Luther King Day

Monday, February 16, 2026
President's Day



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

WIN \$500*

January 2026 thru March 2026

*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 day of the month to the last day of the month.

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Relationship Pricing

The more you grow with us, the more you save!

At TDFCU, we value long-term relationships. Our Relationship Pricing program rewards members who do more with us—whether it's savings, loans, or accounts.

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- Higher savings yields
- Exclusive member benefits



Your loyalty pays off—literally.
Start maximizing your benefits today.

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

T-Notes

Board of Directors

boardofdirectors@tdfcu.org

Lou E. Dixon, Chair

Stephen W. Theriot, Vice Chair

Nicholas W. Galimberti, Treasurer

Gary E. Grippo

Alyssa Arute

Troy Causey

Supervisory Committee

supervisorycommittee@tdfcu.com

Cynthia R. Poteat, Supervisory Chair

David E. Legge, Secretary

Bettye 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

Facebook.com/TreasuryDepartmentFCU

Instagram/TreasuryDepartmentFCU

LinkedIn/TreasuryDepartmentFCU

For the Record

As of November 30, 2025:

Assets \$178,818,597

Loans \$108,582,142

Shares \$159,754,287

Members 11,636