



Financial

INFORMANT

The staff and board of directors of Police Federal Credit Union wish you a happy and prosperous New Year!

Funnel Your High Interest Debt Into One Simple Low Rate Loan!

Simplify and Save: With rates as low as 7.74% APR*, up to \$25,000 to borrow, and terms up to 72 months, simplifying and saving money has never been so easy!

Apply today and start your new year off on the right foot by making your finances much less complicated and saving some money!

*APR = Annual Percentage Rate. Loan subject to credit approval. Rate based on term of loan and creditworthiness. Rate shown reflects 1% rate discount for Direct Deposit of \$1,000 or more monthly with automatic payments. Checks will be made payable to the creditors. Police FCU loans not eligible for refinance (unless part of a larger consolidation loan). Certain restrictions apply. Other rates and terms available. Contact Police FCU for details.



ONE LOW RATE PAYMENT

as low as

7.74%*

MONEY RULES

The Simple Path to Lifelong Security



JEAN CHATZKY

Bonus Gift!

Receive a complimentary copy of **Money Rules** by Jean Chatzky, with your money saving Bill Consolidation at Police FCU

PLUS! - Get your FREE Annual Financial Check Up to see how we can help your Bill Consolidation dollars go even further!



NBC4 Health and Fitness Expo

Jan. 11-12 2014, at the Washington Convention Center



There is more to the NBC4 Health and Fitness Expo than just exercise. Learn about your financial fitness and how you can build some financial muscle! Plan to visit the Dollars + Sense Financial Fitness booth at the Health and Fitness Expo with featured guest speaker, financial journalist, author and motivational speaker, Jean Chatzky.

Police FCU is proud to be a sponsor of Dollars + Sense Financial Fitness. Visit our website for more details and links to Dollars + Sense Financial Fitness information.

Planning on Buying a car in 2014? Come see us first, it could save you a bundle of money! See Page 2 for details!



Have The News Come To You!

Sign-up to receive the latest news, promotions, special offers, and articles, delivered straight to your inbox. In addition to the information in our mailed newsletters, when you receive the e-Newsletter you will have access to extra articles and additional specials.

Extra articles in this month's e-Newsletter include:

- Why You Should Have — And How to Keep — A Financial Notebook
- Five Ways to Help Younger Folks Retire on Time (Or Even Early!)
- Health Savings Accounts: Myth vs. Fact
- Five Common Car Buying Mistakes
- Six Ways Retirees Can Make Money

If you have not already subscribed to receive the new, greener, Police FCU e-Newsletters, visit us online at www.policefcu.com, click the newsletters link and subscribe today!

e-Statement subscribers are already included in e-Newsletter delivery.



Police FCU is excited to introduce our new Online Member Showroom.

powered by
TRUECarTM

Don't Get Taken For a Ride at the Dealership

DRIVE DOWN YOUR AUTO LOAN COSTS AND SAVE MORE

When you want to find the best deal on your next vehicle, it pays to make the credit union your first stop. We currently offer some of the best rates available that could end up saving you thousands of dollars over the life of your loan. Plus, with our new Online Member Showroom, you can shop online and lock down the best pricing on your next vehicle.

Take a look at the chart to the right and see how your savings could measure up when you compare a Police FCU auto loan against a typical dealer's for a new vehicle.

And there is more to the story!

Did you know Police FCU offers GAP insurance? And on average, for a whole lot less than the dealers charge. GAP insurance covers the difference between what the car is worth and what you owe on the car, and comes into play if the car is stolen or totaled in an accident while you are still making payments. A quick comparison with the average local dealer revealed their prices for GAP were around \$700+; our price, \$325. Substantial savings have also been noted on Mechanical Repair Coverage (MRC) dealership pricing, \$3,200+; our pricing, \$2,643.

When the comparison was complete, the savings in interest paid, GAP, and MRC alone was around \$3,861. So before you take the rebates and 'specials', run the numbers for yourself. If you need assistance, come see us.



	DEALER	POLICE FCU	Savings
Annual Percentage Rate	2.99%	1.74%APR*	1.25%
Interest paid over the life of the loan	\$7,012	\$4,083	\$2,929
Mechanical Repair Coverage (MRC)	\$3,200	\$2,643	\$557
Guaranteed Asset Protection (GAP)	\$700	\$325	\$375
			\$3,861

If you opt for the dealer specials or rebates, be sure you understand the small print, as there may be pre-payment penalties and other restrictions.

Whether you're purchasing a new or used vehicle, or refinancing your existing loan from another financial institution, we're here for you to help maximize your savings and know you didn't get taken for a ride. We don't offer games, we offer clear saving you can see!

Get started today at PoliceFCU.com, or call us at 301-817-1200

*APR = Annual Percentage Rate. Rates are subject to change without prior notice. Rates and terms are based on applicant(s) credit history. Your actual rate may vary. Example: On a \$15,000 auto loan, at 1.74% APR for 72 months, your monthly payments = \$219.55. Certain restrictions apply. Other rates and terms available. Contact Police FCU for details. Current Police FCU loans not eligible for refinance.

Benefits Plus® and Exclusive Police FCU Member Perks!

If you already have a Benefits Plus® Checking account, then you have access to all the features of a Police FCU personal checking account along with real savings for you and your family on products and services you already use everyday.



Check out three featured benefits we are highlighting this month!

Cash Back Rewards with Zoola*!

Zoola offers more rewards to shoppers with every purchase, builds more relationships between customers and retailers nationwide, and gives more money back to the community on a local and national level. It's an easy way to do good, build business and shop smarter.

* Formerly Rainbow Rewards



Other benefits offered with Police FCU Benefits Plus® Checking include:

- **Travel Services** - Experience discounts and rebates on airfare, hotels, car rentals, cruises and other travel services. *Best of all, you can talk to a live representative to arrange your travel plans and still enjoy discounts.*
- **Dining & Entertainment Discounts** - Save on restaurants, movie tickets, theme parks, and more!
- **Complimentary Grocery Coupon Club Membership** - Save on groceries and receive special offers from wholesale clubs.
- **Family Fun:** Special admission prices at theme parks and other major attractions.
- **Health Specials:** Health care specials at some of the most trusted names in the industry.
- **FREE Online Bill Pay:** No minimum transactions.

Identity Theft Protection & Security Center

Included with your Benefits Plus® Checking subscription, this service helps protect your accounts against fraud, and protect your good name. In the event you do fall victim to fraud, you can activate the Identity Theft Restoration Service to assist you in a quicker resolution.



New - Discount Game Tickets!

As a Police FCU member, you are entitled special opportunities to purchase discounted tickets to the various events being hosted at the Verizon Center and Patriot Center, including **Washington Wizards** and **Washington Capitals** game tickets. PLUS, \$1 of every ticket purchased goes directly to The Children's Miracle Network charity.

To purchase discount tickets – access our Member Perks page by hovering over 'Membership' on the main menu bar and clicking the 'Member Perks' link. When you locate the Game Tickets links, you can select either the Washington Capitals, or the Washington Wizards. You will be prompted for a promo code, which can be found next to the links, and you will also be prompted to register your email address. Once entered, you have access to purchase game tickets at a discount*.

*As ticket prices are dynamic, day-to-day listed pricing subject to change. Ticket pricing controlled by Ticketmaster.



Mortgage School

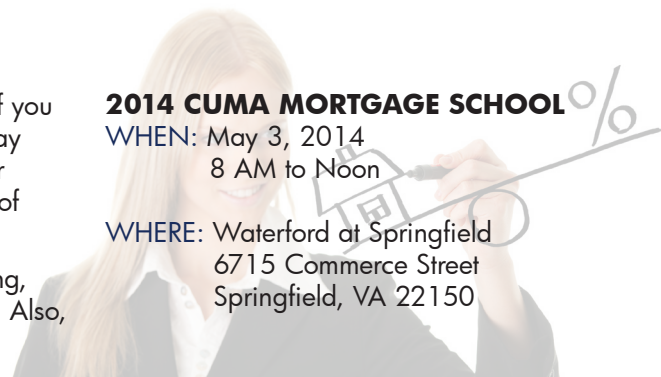
This May, the Credit Union Mortgage Association Mortgage School is back! If you are planning on purchasing a house this year, anytime in the future, or you may be considering your refinancing options, this is your opportunity to bring your questions and learn as much as you can from the pros about the ins and outs of home buying.

Seating for this event is limited, registration is required. If you plan on attending, please send an RSVP via email to Terri Oestringer – toestringer@policefcu.org. Also, please indicate if you would like a printed credit report for the session.

2014 CUMA MORTGAGE SCHOOL

WHEN: May 3, 2014
8 AM to Noon

WHERE: Waterford at Springfield
6715 Commerce Street
Springfield, VA 22150



2014 \$12,000 College Scholarship Awards Program

Police FCU college and college bound members, the 2014 Annual \$12,000 Credit Union Scholarship Program is going on now!

You can ease the burden of tuition cost and books, apply for:

- One of ten \$1,000 essay-based scholarships,
- One \$1,000 video-based scholarship, and
- One \$1,000 scholarship in the new photo-essay category!

PLUS, additional awards up to \$750 for Police FCU members!

This year's essay and video topic:

What can you do for yourself to help improve your financial literacy?

Visit our official scholarship link for details and an application. *Deadline for applications is March 31, 2014. Awards will be made in May 2014.*

The Credit Union Foundation of MD & DC and its generous supporters make this scholarship possible.



Time to Consider an IRA? Discover Your Options!

It's never too early to start saving for your future, and an IRA is an excellent choice. With great options such as traditional, Roth, SEP and even Coverdell Educational Savings, a Police FCU IRA can help you prepare for the years to come.

Take the coming new year as an opportunity to plan for retirement. Our member representatives will answer all of your questions and discuss how an IRA can benefit you now and in the future.

Visit the IRA resource page on our website to learn more today.



Privacy Policy

WHAT DOES POLICE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include: social security number, date of birth, transactions, income, and credit history, account balances, mortgage rates and payments, and checking account information

How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Police Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Police Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	No
For non affiliates to market to you	No	We don't share

How does Police Federal Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Police Federal Credit Union collect my personal information?

We collect your personal information, for example, when you: open an account, deposit money, apply for a loan, provide account information, provide mortgage information, pay your bills or use your credit or debit card. We also collect your personal information on an ongoing basis from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only: sharing for affiliates' everyday business purposes – information about your creditworthiness, affiliates from using your information to market to you and sharing for non affiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates – Companies related by common ownership or control. They can be financial and non financial companies. Police FCU has no affiliates.

Non affiliates – Companies not related by common ownership or control. They can be financial and non financial companies. Non affiliates we share with can include insurance companies, direct marketing companies.

Joint marketing – A formal agreement between non affiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance companies.

Questions? Call 301.817.1200 (local), 877. 278.7328 (toll-free) or go to www.policefcu.com.

Don't Let Your Accounts Go Dormant

Every year, the Comptroller of Maryland collects millions of dollars in unclaimed funds and property. Don't let the money in your account contribute to the pot. Your account is considered dormant if there has been no activity (deposits, withdrawals or loan payments) within the past three years, at which time, we will notify you via mail about the possibility of unclaimed funds. If you fail to respond within 30 days of the notice, we are required to send all funds in your account to the state as abandoned property.

We encourage you to wake your money up. You worked hard for it, keep it working for you at Police FCU.



Reminder - Savings Account Transfer Limits

Federal Regulation (Reg. D) limits withdrawals and transfers from nontransactional (savings and money market savings) accounts to up to six (6) per calendar month. Exceeding 6 withdrawals/transfers from a nontransactional account will incur an Excess Account Transaction Fee, and is assessed for each transaction over this limit. Your share draft (checking) account is not limited by this regulation and allows unlimited withdrawals without penalty.

Let us help you prevent incurring this fee, call us today.

Save the Date!

Police FCU Annual Meeting

As a member of Police FCU, you are also a part owner. Be involved!

Plan to attend the Police FCU Annual Meeting Saturday, April 12, 2014 at FOP Lodge 89 2905 Old Largo Road, Upper Marlboro, MD 9:00 a.m. – 11:30 a.m.

Light breakfast followed by business meeting at 10:30 a.m.

Please RSVP by phone at (301) 817-1200; or by e-mail to Linda Stout at lstout@policefcu.org before April 1st, 2014.



Keep Your Information Up To Date

In the event that we need to get in touch with you, it's important that we have your most up-to-date contact information. If you have recently moved, changed phone numbers, e-mail addresses, or name, please contact us to let us know.

Thank You!

Police FCU would like to thank all of those who stopped by the branches to drop off a gift for Toys For Tots. You truly have made a difference in the lives of a less fortunate child this holiday season.



Police Federal Credit Union

Headquarters and Branch Office

9100 Presidential Parkway
Upper Marlboro, MD 20772

Branch Hours: 9:00 a.m.–4:00 p.m., M-F
Drive-Thru Hours: 8:00 a.m.–6:00 p.m., M-F;
8:30 a.m.–12:30 p.m., Sat.

Downtown DC Branch Office

300 Indiana Avenue NW, #4067
Washington, DC 20001

Branch Hours: 8:00 a.m.–3:00 p.m., M-F

Phone: 301-817-1200

Audio Response – Banking By Phone: 301-817-1201

Fax: 301-817-1230

Internet: www.policefcu.com

E-mail: Visit our website and click contact us.

Please use the following address for all correspondence:

Police Federal Credit Union
9100 Presidential Parkway
Upper Marlboro, MD 20772

For current rates on Police FCU deposit and loan options, visit www.policefcu.com or call 301-817-1200 or 877-ARU-PFCU (278-7328) toll-free.

Police FCU by the numbers

As of November 30, 2013
Membership 11,030
Assets..... \$145,480,294
Shares... \$128,991,614
Loans \$66,594,374

Surcharge-Free ATM Locations

Visit www.policefcu.com for your nearest ATM or shared branch.

DC	MD
First District – 101 M St., SW	Upper Marlboro Police FCU Building 9100 Presidential Pkwy.
Third District – 1620 V St., NW	Capitol Heights In the Hampton Mall, 9001 Central Ave. Rt. 214, Exit 15B off I-495
Fourth District – 6001 Georgia Ave., NW	Marlow Heights, 4003 Branch Ave.
Fifth District – 1805 Bladensburg Rd., NE	
Sixth District – 4201 Benning Rd., NE	
Seventh District – 2455 Alabama Ave., SE	
Henry J. Daly Building 300 Indiana Ave., NW	



579 Shared Branches & Shared Branch Kiosks in the MD/DC/VA area:
MD - 121, DC - 25, VA - 429
Nationwide: 5,057

Holiday Closings

Martin Luther King Jr. Day
Monday, January 20, 2014

President's Day
Monday, February 17, 2014



Serving Your Needs. Protecting Your Future.





Police Federal Credit Union
Headquarters and Branch Office
9100 Presidential Parkway
Upper Marlboro, MD 20772

PRESORT STANDARD
US POSTAGE
PAID
ORLANDO, FL
PERMIT #4825

WHAT'S INSIDE!

- Funnel Your High Interest Rates Into One Simple Low Rate Police FCU Bill Consolidation Loan!
- Don't Get Taken For a Ride at the Dealership
- Benefits Plus® and Exclusive Member Perks!



Funnel Your High Interest Debt Into One Simple Low Rate Loan!

Rates as low as

7.74%*

Calling all members:

Sprint offers big discounts to you

As a Police FCU member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived. Members can save:

- **10% off*** select regularly priced Sprint monthly service
- **15% off*** select business Sprint plans
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online and receive additional savings
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores

Claim your discount with Corporate ID: NACUC_ZZM

Click the member perks link on our website to find out more!

* Please note: To receive the Sprint Credit Union Member Discount, both new and existing Sprint customers must verify credit union membership. Members can do this through the Invest in America app, or by filling out a Verification Form – available online.

Police FCU & TurboTax
Choose **Easy**.
Easy Tax Filing & Quicker Returns

Tax time is right around the corner. Make filing your taxes a little easier with Police FCU and TurboTax®. If you haven't used this service before, you'll be pleasantly surprised at how easy it is; and the step-by-step tutorials guide you through the process. Additionally, when you file online, you will typically see your refund deposited to your account quicker.

Visit www.policefcu.com and click the TurboTax® banner to access TurboTax® online.

Getting a Refund? Don't forget to direct deposit your refund to your Police FCU account.

Police FCU Routing #: 254075137