

# STRETCHING your MONEY to the limit? CONSOLIDATE YOUR BILLS!

Reduce Your Rate By Up to **2%**

Do you need help reducing your debt? If you're paying high rates on loans and credit cards from other lenders, a Bill Consolidation Loan from Police FCU is a great way to do it! It allows you to consolidate your balances and make just one monthly payment at a low rate.

- Rates as low as **5.99% APR\***
- Borrow up to \$25,000
- Alternate rates and terms up to 72 months available

Plus, you could receive a **1/2% discount** on your APR\* for **EACH** of these Police FCU products or services that you currently have or open:

- Free Checking Account

Offer Ends **March 31**

- Direct Deposit
- Club Account

**PLUS**, if you refinance an auto loan from another lender AND take advantage of the Bill Consolidation Loan, we'll reduce your APR by another 1/2%! If we can't beat your current auto loan rate, we'll pay you \$25!

**Stop throwing your money away in high interest payments. Secure a lower rate today! Call 301-817-1200 or 877-ARU-PFCU toll-free, go to [www.policefcu.com](http://www.policefcu.com), or stop by a branch to get started.**

\*APR=Annual Percentage Rate. Rates are subject to change without prior notice. Rate, term and maximum borrowing amount may vary and are based on creditworthiness and repayment period. Rate quoted is for 48 months and includes 2% discount.



In today's tough economy, now more than ever, we are watching our pennies. Police FCU wants to help you keep money in your pockets.

**Membership Pays Off NEED A NEW VEHICLE?** Take advantage of these opportunities!

• **THE INVEST IN AMERICA PROGRAM**, offered by US auto manufacturers, is a discount program specially created for credit

union members that includes discounts and cash back incentives on GM and Chrysler vehicles. If you are in the market for a new car, you'll definitely want to consider this program! To get the details on the Invest in America program, visit: [www.lovemycreditunion.com](http://www.lovemycreditunion.com).

• **UNITED BUYING SERVICE.** Take advantage of Police FCU's relationship with United Buying Service for your next car purchase. Stop by the branch and browse the catalog for great deals on new cars, or visit UBS online at [www.ubs4cars.com](http://www.ubs4cars.com)! And for pre-owned vehicles, check out the deals offered by another partner of ours, **Enterprise Car Sales**, at [www.enterprise.com/creditunion](http://www.enterprise.com/creditunion).

• **REFINANCE WITH POLICE FCU.** Bring in your current auto loan and let's see how we can save you money by refinancing with your Police FCU.

*Budgeting tip:* When purchasing a car, consider not only the price and payments, but also the additional costs, such as: insurance, gas type, maintenance and repair. Don't

forget to take advantage of Police FCU preapproved financing. It can save you time and money! Call or visit us online at [www.policefcu.com](http://www.policefcu.com).

## Wise Investing

• **POLICE FCU CERTIFICATES OF DEPOSIT**, unlike a gamble on Wall Street, are stable and federally insured; just pick the term. We are currently offering **rates as high as \_\_\_% APY\***. If you are looking for a place to grow your money, you can't go wrong with a Police FCU certificate.

\*APY=Annual Percentage Yield. \_\_\_% rate based on \_\_\_-month certificate.

**\_\_\_% APY\*, \_\_\_-Month CD**

\*Annual Percentage Yield. Early withdrawal penalties apply. Rate accurate as of February 1, 2009. Other rates and terms available.

## Cover Your Assets

**THE BACKUP LINE OF CREDIT** – is just that, a backup, in the event that you overdraw your account. This is no substitute for good budgeting and money habits, but it can save you some pretty steep fees if you overdraw your account. Contact the credit union to set up your Backup today.

## COMING SOON: IRA Accounts

We want to help you find smart ways to save for the future, so we'll soon begin offering the following types of IRAs as savings accounts and certificate accounts: Traditional, Roth and SEP IRAs or Coverdell Education Savings Accounts.

All four accounts offer tax advantages. Watch for more information about that in upcoming newsletters.



February 2009

All rates are subject to change without notice.

## Make The Switch To Online Banking

### Managing Your Money Has Never Been Easier!



#### Police FCU Online

**Banking** brings the credit union office right to your personal computer.

Handle money transactions safely and securely, at whatever hour of the day or night best fits your life and work schedule. And, it's FREE!

Sign up for Online Bill Pay and you could win \$5,000! All members who sign up for Online Bill Pay between November 1st and December 31st, 2007, will be entered into a drawing for \$5,000. Watch for more information coming later this month on this exciting program.

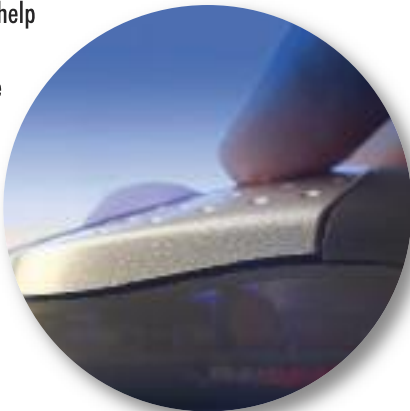
With Online Banking, you can:

- check on your account balances and transaction history,
- transfer funds between accounts
- open new account services
- order checks
- plus much more!

Exporting your account information to money management software programs like Microsoft Money® or Microsoft Excel® will help you keep your budget on track and simplify your record keeping at tax time.

And, once you try our FREE **Online Bill Pay**, you may never want to write a paper check again! You'll save time and money, be able to organize and manage all your bills in the same place, and schedule payments automatically to ensure that your bills are always paid on time.

Our FREE **E-Statements** can help unclutter your life (and your mailbox). View, print and save your e-statements on your personal computer. There'll be no more guessing when your latest account statement is ready – you'll receive an e-mail notification each month letting you know.



Sound good? Contact us to find out how you, too, can enjoy all this convenience. Visit [www.policefcu.com](http://www.policefcu.com), stop by one of our branches, or call 301-817-1200 in the D.C. Metro area (or 877-ARU-PFCU toll-free).

## “Fall” Into The Best Rates In Town On An Auto Loan



Ready to buy that new (or new-to-you) vehicle? Check out our low rates on auto financing before you seal the deal.

- As low as **4.49% APR\***
- Terms up to 72 months
- Loans up to \$100,000
- 100% financing available\*\*
- Refinance from another lender and save money<sup>+</sup>
- Loan preapprovals available



Contact us today! Apply online at [www.policefcu.com](http://www.policefcu.com) or on our CUFFS<sup>++</sup> toll-free loan line at 866-589-7175. Or, if you prefer, stop by one of our branches or call 301-817-1200 or 877-ARU-PFCU toll-free.

\*Annual Percentage Rate. Subject to change. Rate quoted is with a 36-month loan. Rate for used auto loan applies to some 2006 model vehicles. \*\*Based on member's creditworthiness. +Existing Police FCU auto loans cannot be refinanced. ++Credit Union Fast Financing System.

### We'll Pay You \$100 To Refinance Your Auto Loan With Police FCU

How can you lose? You'll get a better rate, plus \$100 deposited into your PFCU checking account.\* Just refinance an auto loan from another lender by December 31st.



You have nothing to lose! If we can't beat your current rate, we'll even pay you \$5 per minute for up to 5 minutes of your time.

Take a moment to call us with the information on your present auto loan, and we'll try our best to lower your rate AND give you a \$100 deposit to your Police FCU checking account. But hurry – this offer expires December 31, 2007.

\*Restrictions may apply. To take advantage of this offer, you must be a member of Police FCU or eligible to become a member, and must have a Police FCU checking account. Loan approval is based on Police FCU lending guidelines. Existing Police FCU vehicle loans not eligible for refinance. Additional documentation may be required.

## Don't Wait To Get A Great Rate On A Home Equity Loan!

At **4.50% APR\***, a rate this low is almost too good to be true! If you're planning some home improvements this spring, using our fixed-rate Home Equity Loan is a low-cost way to finance any home remodeling projects you have in mind.

Coming Soon!  
Home Equity Lines of Credit

- As low as **4.50%** APR for 180 months
- No closing costs\*\*
- Interest payments may be tax-deductible†
- Funds may also be used for other purposes, such as debt consolidation or college tuition

For more information about what a Police FCU Home Equity Loan can do for you, stop by a branch, call 301-817-1200 or 877-ARU-PFCU toll-free, or visit us online at [www.policefcu.com](http://www.policefcu.com).

\*Annual Percentage Rate. Rates are based on individual's creditworthiness and are subject to change without notice.  
\*\*Certain programs and credit restrictions apply.  
†Consult your tax advisor for more information.

## Escape That High Auto Loan Rate – Refinance Your Auto Loan At Police FCU Instead!

**\$100**  
Cash Bonus!

If your current rate on an auto loan from another lender has your budget begging for mercy, bring that auto loan to Police FCU. We'll reduce your interest payments by offering you a lower rate, and we'll pay you \$5 per minute for up to five minutes of your time if we don't improve your current rate.



Plus, we'll even deposit **\$100** into your Police FCU checking account\* for refinancing your auto loan with Police FCU as our personal thanks to you! So don't wait – apply today! To learn more, stop by a branch, call 301-817-1200 or 877-ARU-PFCU toll-free, or visit us online at [www.policefcu.com](http://www.policefcu.com).

\*Restrictions may apply. To take advantage of this offer, you must be a member of Police FCU or eligible to become a member, and you must have a Police FCU checking account. Loan approval is based on Police FCU lending guidelines. Existing Police FCU auto loans not eligible for refinance. Additional documentation may be required.

## We're Looking For New Members.... And YOU Can Be On The Case!

Refer an eligible friend, relative or coworker for lifetime membership in Police FCU, and both of you could receive a \$25 Cash Bonus!\* The new member must join Police FCU and open or sign up for three of these accounts or services:

Savings • FREE Checking • Direct Deposit • FREE Online Banking • FREE E-Statements

To join Police FCU, the new member can fill out a membership application (available at [www.policefcu.com](http://www.policefcu.com) or at a branch) and start a share savings account with a minimum deposit of \$5. The new member should also bring in the referral form below so that you can be credited for the referral.

For more details about membership eligibility or Police FCU's products and services, stop by a branch, call 301-817-1200 or 877-ARU-PFCU toll-free, or visit us online at [www.policefcu.com](http://www.policefcu.com).

\*Both the referring member and the new member will receive a \$25 reward, deposited to their share savings accounts. Qualifying accounts and services include: 1) Savings, 2) FREE Checking, 3) Direct Deposit, 4) FREE Online Banking and 5) FREE E-Statements.



(Name of Police FCU Member) \_\_\_\_\_ is pleased to refer \_\_\_\_\_ for membership in the Police Federal Credit Union.

# Buy Gas With Our Visa Platinum Rewards Card And Get Cash Back!

When you use a Police FCU Visa® Platinum Rewards Credit Card at a gas station pump, save money by receiving up to 5% cash back on gasoline! This credit card is packed with other great benefits that include:

- Low, fixed annual percentage rate of **13.99%**
- 1.25% cash back on other purchases
- A rewards program without tiers or limits
- Monthly rewards



The Police FCU Visa Platinum Rewards Credit Card can be used at millions of locations all over the world. Plus, there are no annual fees, no balance transfer fees and no cash advance fees.

We also offer a Visa Gold Credit Card with a low, fixed annual percentage rate of 10.99%. This card has no annual fees, no balance transfer fees and no cash advance fees, as well as generous credit lines and other convenient features. Ask us for details.

To learn more about our credit cards or to apply, stop by a branch, call 301-817-1200 or 877-ARU-PFCU toll-free, or visit us online at [www.policefcu.com](http://www.policefcu.com).

## Receive \$100 For Refinancing Your Auto Loan With Police FCU!

If you're unhappy with a high-rate auto loan from another lender or the dealership, Police FCU can help! We can offer you a lower rate on your auto loan, so that you'll save more money on interest payments. Plus, we'll even pay you \$5 per minute for up to five minutes of your time if we can't improve your current rate.

And we'll even go a step further. If you refinance your auto loan before March 31, 2008, we'll deposit \$100 into your Police FCU checking account.\*



**Don't delay – this offer ends soon! For more information about our auto loans, stop by a branch, call 301-817-1200 or 877-ARU-PFCU, or visit [www.policefcu.com](http://www.policefcu.com).**

\*Restrictions may apply. To take advantage of this offer, you must be a member of Police FCU or eligible to become a member, and must have a Police FCU checking account. Loan approval is based on Police FCU lending guidelines. Existing Police FCU vehicle loans not eligible for refinance. Additional documentation may be required.

**Act Soon!  
Offer Expires  
3/31/08**

## Deposit Rates

	Rate	APY*
<b>Share/Savings Account</b> (\$5 minimum deposit)	1.00%	1.00%
<b>Money Market Accounts</b> (\$250 minimum balance)		
Balance \$250 - \$4,999	2.23%	2.25%
Balance \$5,000 - \$9,999	2.96%	3.00%
Balance \$10,000 - \$24,999	3.45%	3.51%
Balance \$25,000 - \$49,999	3.93%	4.00%
Balance \$50,000 - \$99,999	4.17%	4.25%
Balance \$100,000+	4.65%	4.75%
<b>Club Account</b> (\$5 minimum deposit)	1.50%	1.51%
<b>Checking Account</b>	0.50%	0.50%
<b>Share Certificates</b> (\$1,000 Minimum)		
6-Month	4.17%	4.25%
8-Month - Special	4.89%	5.00%
12-Month	4.31%	4.40%
24-Month	4.51%	4.60%
36-Month	4.60%	4.70%
48-Month	4.75%	4.85%
60-Month	4.89%	5.00%



\*Annual Percentage Yields effective as of 1/1/08 and subject to change without notice. Please visit [www.policefcu.com](http://www.policefcu.com) for the most current rates.

## Loan Rates

	APR*
<b>Signature/Unsecured</b> Rates as low as	
(up to 72 months, 20% gross income/30% for A & B paper)	8.75%
Draft Line of Credit (up to 12 months, up to \$1,500)	13.50%
Home Equity (up to 180 months, up to 90% equity)	6.50%
<b>New Autos &amp; Motorcycles</b> (up to \$100K)	
2007/Newer, up to 40 months	4.49%
2007/Newer, 41-63 months	5.29%
2007/Newer, 63-75 months	5.79%
<b>Used Autos &amp; Motorcycles</b> (up to \$100K)	
2006, up to 72 months	5.99%
2005, up to 60 months	5.99%
2004, up to 60 months	5.99%
2003, up to 60 months	5.99%
2002, up to 60 months	5.99%
2001, up to 48 months	5.99%
2000 and older, up to 36 months	5.99%

\*Annual Percentage Rates effective as of 1/1/08 and subject to change without notice. Please visit [www.policefcu.com](http://www.policefcu.com) for the most current rates.

## Fee-Free ATM Locations

Visit [www.policefcu.com](http://www.policefcu.com) for your nearest ATM or shared branch.

DC	MD
<b>First District</b> 415 4th Street, SW	<b>Marlow Heights</b> 4003 Branch Avenue
<b>Second District</b> 3320 Idaho Avenue, NW	<b>Capitol Heights</b> In the Hampton Mall 9001 Central Avenue Rt. 214 Exit 15B off I-495
<b>Third District</b> 1620 V Street, NW	<b>Rockville</b> Edmonston Crossing Shopping Center 1022 Rockville Pike
<b>Fourth District</b> 6001 Georgia Avenue, NW	<b>VA</b>
<b>Fifth District</b> 1805 Bladensburg Road, NE	<b>Springfield</b> 6314 Springfield Plaza
<b>Sixth District</b> 4201 Benning Road, NE	<b>Falls Church</b> West Falls Church Shopping Center 1118 W. Broad Street
<b>Seventh District</b> 2455 Alabama Avenue, SE	
<b>Henry J. Daly Building</b> 300 Indiana Avenue, NW	

## Holiday Closings

**Martin Luther King Jr. Day**  
Monday, January 21

**Presidents Day**  
Monday, February 18





# Stretching Your Money To The Limit?

## Let Us Consolidate Your Bills For You!

If you're looking for ways to reduce your spending or pay down your debt, Police FCU wants to help. And one of the best ways we can help is with Police FCU's Bill Consolidation Loan. Use this loan to consolidate your high-rate loans and credit card balances from other lenders, and you could save a bundle in finance charges or lower your monthly interest payments.

Special Offer—  
Available  
Through  
March 31, 2009

- Rates as low as **5.99% APR\***
- Borrow up to \$25,000
- Alternate rates and terms up to 72 months available

And, it gets even better! You could receive a **1/2% discount** on your Annual Percentage Rate for **EACH** of these Police FCU products or services that you have or open:

- Free Checking Account
- Direct Deposit
- Club Account

Reduce  
Your Rate By Up  
To 2%!

Or if you refinance an auto loan from another lender **AND** take advantage of the Bill Consolidation Loan, we'll reduce your Annual Percentage Rate by another 1/2%! If we can't beat your current auto loan rate, we'll pay you \$25!

**Don't delay! To get started with your savings, call us at 301-817-1200 or 877-ARU-PFCU toll-free, visit us online at [www.policefcu.com](http://www.policefcu.com), or stop by a branch.**

\*Annual Percentage Rate. Rates are subject to change without prior notice. Rate, term and maximum borrowing amount may vary and are based on creditworthiness and repayment period. Rate quoted is for 48 months and includes 2% discount.



# Wherever You Are, We Can Be There, Too!

Easy access to your Police FCU accounts is always closer than you think. We offer multiple ways to get in touch with us, such as:

- Our website at [www.policefcu.com](http://www.policefcu.com), available 24/7
- Branch offices in Upper Marlboro and Washington, DC (see page 6 for locations)
- Audio Response telephone banking at 301-817-1201
- Over 3,500 Credit Union Service Centers and shared branches nationwide

To find your nearest surcharge-free ATM, Credit Union Service Center or shared branches, visit [www.policefcu.com](http://www.policefcu.com) and click on "ATM & Branch Locator" in the top right-hand corner of the homepage. Or, call 301-817-1200 or 877-ARU-PFCU toll-free.

Also, there are over **29,000** surcharge-free CO-OP Network ATMs in these convenient locations:

