

Gives Back!

and services for our members only.



TEFCU Gives Back!

Exclusive benefits and services for our members

Loyalty Loan

(formerly known as the Hassle-Free Loan)

The Hassle-Free Loan is our most popular product and as a result, we are proud to thank our loyal members by renaming it the **Loyalty Loan**. Throughout the year, we offer the Loyalty Loan for \$700 - \$1,000 based on our member's loyalty and commitment to TEFCU.

Thank you for....

- Consistent direct deposit
- Savings of \$350 or more
- Ensuring funds are available for payment

PO Box 509
Greenbelt, MD 20768-0509

Phone: (301) 289-9800

lending@tefcu.org
memberservices@tefcu.org
www.tefcu.org

Transit Employees Federal Credit Union *Gives Back!*



01/18

Federally Insured by NCUA

Rewards Checking

- No monthly fees or service charges;
- No minimum monthly balance;
- Monthly deposit of \$600 or more required to maintain*;
- Overdraft Protection**;
- First box of checks are **complimentary**; and
- **Receive points** for each qualifying Visa® Credit Card transaction (credit) to earn \$50 cashback+.

Loyalty Checking*

- No monthly fees^ or service charges; and
- First box of checks are **complimentary**.

* Deposit of \$600 or more is required. If your monthly deposit ceases or falls below \$600, your account will be converted into a Basic Share Draft Account. If deposits discontinue, we reserve the right to revoke your Overdraft Protection privileges. Enrollment in e-Statements is recommended to avoid the paper statement fee; refer to the Schedule of Fees for details.

** An overdraft service for members. Call a member services representative at (202) 832-5100, option 1 for additional information.

+ Minimum purchase of \$10 required. Receive \$50.00 when you earn 500 points, which posts to the share draft account at the end of the month.

^ The minimum balance to maintain a Loyalty Checking account is \$3,000. A monthly low balance fee of \$1.95 will incur if the minimum balance requirements are not maintained.



We offer personalized services for financial success... historically, our rates are more rewarding than the leading financial institution.

TEFCU gives back to the community.

In 2014, TEFCU adopted Aiton Elementary School located in the NE Community of Washington, DC. TEFCU implemented the Read, Lead, Succeed! program, which was designed to encourage students to excel in math, reading, and creating memorable experiences that will lead them to success.

Our members are a part of the success of the program. We host four annual drives yearly to sponsor the program to purchase books, school supplies, meals, and toys.

- Spring Field Trip Drive
- School Supply Drive
- Thanksgiving Food Drive
- Christmas Toy Drive

We also host frequent reading sessions to build interest in literacy and implement healthcare initiatives to build healthy eating habits.

TEFCU supports higher education.

Save for Your Child's Education: We'll Reward You for It.

Are you saving for the college education of a child 22 years of age or younger? If you are, or if you're not doing so but need to, we'd like to help. We'll provide your child with a scholarship* if you open a FUSE Share Certificate for them.

FUSE Share Certificates: Not Your Standard Share Certificates

A FUSE Share Certificate involves 5 years of multiple deposits: 52 weekly, 26 biweekly, or 12 monthly contributions. You have three easy ways to make them:

- Direct Deposit
- Payroll allotments
- Transfers from shares

At maturity, the scholarship will post to the certificate and the certificate will renew for the same term unless redeemed. The then-current dividend rate at the time of maturity will apply.

Would a \$1,500 Scholarship Help?

Each scholarship will be equivalent to 10% of the amount that has accumulated in the Share Certificate at the time of maturity excluding dividends. For example, if your balance is \$10,000, we'll award your child a \$1,000 scholarship at maturity. The maximum scholarship is \$1,500 per Share Certificate.

As with our other certificates, there's a penalty for early redemption. In addition, no scholarship will be awarded if the Share Certificate is redeemed prior to the end of the 5-year term.

For the current FUSE Share Certificate rate, please visit us at www.tefcu.org.

* Scholarship awarded at maturity contingent upon no early redemption of the certificate. The maximum scholarship amount is \$1,500 per Share Certificate.

TEFCU typically pays higher dividend rates on share products.

- Share Savings
- Loyalty Checking
- Rewards Checking
- Youth Shares
- Elite Business Share Draft
- Holiday Club Account
- Special Savings Account
- Share Certificates
- Youth Certificates
- Roth/Traditional/Coverdell IRA

TEFCU offers competitive rates on loan products.

- New & Used Vehicle/Motorcycle Loans
- New & Used Recreational Vehicle/Boat/Trailer Loans
- Signature Loans
- Title Loans
- Co-Signer Loans
- Credit Builder Loans
- Loyalty Loans
- Visa® Credit Card
- Student Loans
- Secured Loans
- Mortgage Loans

TEFCU's Mission

"We provide personalized financial solutions and educational opportunities to assist our members' transition through life's journey."

