



FINANCIAL BRIEF

Your Monthly Source to Patrol the Best in Financial Services

June 2010



Be Rate Savvy It Can Save You a Bundle

Selecting the right loan for your particular situation can be a tricky proposition, but we can help take some of the guesswork out of the process. By understanding your personal finances and discovering how rates can affect how much you can afford to spend, you stand to save by making an informed decision.

Police FCU can help you make comparisons between the rates you may have with other institutions and those available to you through your membership here at the credit union. It is very likely that by working with us you can save yourself a bundle.

Recent Testimonial

We had a member who had an outside auto loan with a 7.75%APR, a payment of \$450/month and 70 payments remaining.*

By refinancing with Police FCU:

- They secured a rate of 4.49%APR (interest savings of \$3,187 over the life of the loan).
- Their Loan will be paid off 7 months earlier
- Member could have opted for lower payments instead of shorter term - \$435/ month; savings of \$1050.

Check out our Home Equity Loans, as low as **3.99%APR****, as well as auto loans for new vehicles, as low as **3.94%APR**, and refinancing options. Your other lenders would prefer you don't know, but we encourage you to Be Rate Savvy!

*APR=Annual Percentage Rate. Rates are subject to change without notice. APRs shown above include a .25% discount for Direct Deposit with Automatic Payments. The advertised vehicle APR is based on vehicles 2009 or newer. The APR can vary based on creditworthiness, age of vehicle and terms of the loan. Financing up to the retail value of the auto is available. Interest accrues from the date the loan is funded. Based on a \$28,000 loan at 3.94% over 63 months, your monthly payment would be \$492.72. Home Equity Rates are based on creditworthiness and equity available. Certain restrictions apply. Call for details. Must be a member of Police FCU to apply for Police FCU loans.



You're All in the Family

When you became a member of Police Federal Credit Union, you were awarded more than just a member number. You became part of a strong and secure financial family. Our family has been providing friendly, knowledgeable service, great rates, and peace of mind about the security of deposits to our members for the past 75 years. We invite you to continue this tradition of informed finance by sharing Police FCU membership with your immediate family (spouse, children, parents, siblings, grandchildren, grandparents).

We strive to assist our membership in sound money management practices, and can answer all of your questions about the maze of financial options ahead of you. You can rest assured that we can provide guidance that can help to avoid costly missteps and mistakes as you move ahead with your financial decisions.

Now more than ever, it is important to know that your money is secure and you can find answers when you need them. Police FCU is the financial institution you can trust to help you with that. Police Federal Credit Union is dedicated to supporting the law enforcement community and their families, exclusively. We are committed to serving their needs, protecting their future and helping them to achieve financial success.

As your credit union family grows, we become even stronger and can offer even more of what you are looking for - all members can benefit from more enhanced products and services and even better rates on savings and loans!

Help make your credit union stronger by sharing our family with your family today. Stop by a Police FCU branch or visit the website for an application.

Grand Slam
USED AUTO SALES EVENT

Find Your Car Now **Enterprise**

Enjoy A 3 Day/2 Night
Vacation Package With
A \$50 VISA® Gift Card!¹

Visit our website and click the Enterprise link for more details.

REMINDERS

Go Online, Go Green

Save time, save trees, reduce clutter. If this sounds good to you, please make the switch to our safe and convenient online services and reduce the clutter in your life with:

- online banking
- e-statements
- online bill pay

Please check our website www.policefcu.com, or contact us for more great online services, did we mention reduce clutter??

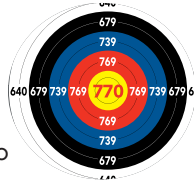


We want to Thank You!

To all of you who attended the Police Federal Credit Union's 75th Anniversary Annual Meeting and celebration of service to DC's law enforcement community, Thank You! You all made this a wonderful, delightful and successful event. We look forward to continued growth and success for the future.

Get Your Regular Check Up

Your credit score influences far more than just the rates you qualify for when borrowing. Credit scores are now being used by many employers to make hiring decisions, and even your auto insurance rates may be affected by your credit score. Come to us for your credit check up and we can help you work toward improving your score and improving your life.



4,000 Share Branch Locations, Nationwide and Still Growing

Whether you are on vacation in Orlando, Myrtle Beach, New York, or you are local; Alexandria, Fairfax, Bowie, Rockville, Silver Spring...or anywhere in between or beyond, you can find a shared branch near you!

Visit www.cuservicecenter.com to find a shared branch location that is convenient for you.



Picture Your Home Sweet Home

The Mortgage Process Doesn't Have to Be Scary

Not when you're a Police FCU member. You have the resources to become a mortgage expert by just picking up the phone and asking our knowledgeable staff for help. To be honest, mortgage financing can be complex, but we live to serve, and as a member you are invited to ask away- until you have the confidence you need to make your home purchase a reality. Don't be afraid to ask us questions. We're on your side.

Give Your Teens a Financial Head Start

Even though summer is here, it's important to continue your children's education – their financial education. Help your young ones become more fiscally responsible by opening **Youth Saving Accounts** at Police FCU.

For our members who are 16 and older, Police FCU has free Checking Accounts and **Student Lines of Credit**.* The Checking Account provides 24/7 account access through Online Banking and eStatements, a Visa® Check/Debit Card and the ability to transfer funds to your child's account. It's a great way to establish a strong foundation in your child's financial education.

The Student Line of Credit is a useful way to help your child to build their credit history and is less risky than using the credit cards marketed to college students.

*For the Youth Checking Account and the Student Line of Credit, the child must be at least 16 years old. Parent or guardian must sign a consent form and assume liability for the account as joint owner of the account.

Holiday Closures

Independence Day
observed Monday, July 5

Labor Day
Monday, September 6



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Visit us online at: www.policefcu.com



Police Federal Credit Union. Serving Your Needs. Protecting Your Future.