

FINANCIAL BRIEF

Your Monthly Source to Patrol the Best in Financial Services

December 2011



The Board of Directors and staff of Police FCU wish all members and their families a memorable holiday season and prosperous 2012!

8 Weeks of Holiday Cash! Just 4 Weeks Left for Your Chance to Win up to \$500!

As we get into December, we remind you that there are just 4 short weeks left for your chance to win up to \$500 with Police FCU weekly Holiday Cash promotion.

December 24th will mark the end of the **8 Weeks of Holiday Cash** contest, but until then, every time you make a purchase using your PFCU Visa® Check Card, it is worth an entry into our weekly **Holiday Cash** drawing, worth up to **\$500**.

We will have just **4 more winners!** Will you be one of them? Remember, the more you use your Police FCU Visa® Check Card, the more chances you have to win!

Visit website for complete contest rules, details and winners.

Don't yet have a Police FCU checking account, call us to set one up today!!!

Please see page 2 for contest rules.

*Police FCU will pay up to \$500, minimum reward \$25. Card usage must be point of sales transaction. We encourage our members to spend responsibly.



declare your freedom



No monthly usage fees, safe, secure, convenient, and even easier than finding an ATM

Have you made the switch? Get your Police FCU Visa® Check Card today!



Auto Loans as low as 1.99% APR* (see page 2)

Holiday Loan Specials

Still time to take advantage of holiday loan specials available until the December 24th!

Special Holiday Loan

- Up to **\$1,500**
- Up to **11 month terms**
- Rates as low as **8.74% APR****



Holiday Skip-A-Pay

Need a little more money in your pockets for the holiday season? **Skip your November or December payment with only 3 months of on-time payment history**** Skip a single payment on one or more Police FCU loans.†



Special Holiday Quick Draw Loan

Don't let the Grinch (AKA pay day lenders) steal your holiday cheer (or money). Police FCU has a much better alternative. Get up to **\$750†** and extended holiday repayment – **5 months** to cover you for the holidays.‡



*See details and disclosures for these great offers on page 2.

UNBELIEVABLY LOW Auto Rates

From November 1, 2011 - January 31, 2012, members can choose a 1% rebate (up to \$300) or a 1% rate discount on their financing with Police FCU

YOU WON'T BELIEVE YOUR EYES! Take advantage of these eye-popping rates as low as **1.99% APR*** with terms up to 63 months! Secure the best deal for yourself – with dealer rebates and end of year sales, and financing with us! **Call or apply online today!**



Don't Forget! Carfax Reports are Now Available Through Police FCU

In the market for a used car? Carfax can help you avoid the risk of buying a car with costly hidden problems. Get a detailed vehicle history report from the Carfax nationwide database for the **Police FCU member only price of \$15**, compared to \$30, as published on the Carfax website.

*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. Advertised rate reflects 20% down on a 63 month term and includes a 1.00% promotional discount, plus a 0.5% discount for Direct Deposit of \$1,000, or more monthly, and a Police FCU checking account with check card. Example: On a \$15,000 auto loan, at 1.99% APR for 63 months, your monthly payments = \$250.95. Certain restrictions apply. Other rates and terms available. Please ask for details. Current Police FCU loans not eligible for refinance.

HOLIDAY WRAP UP
Used Auto Sales Event

Take advantage of these great offers December 26-31, 2011.

Get a \$100 American Express gift cheque upon used vehicle purchase from Enterprise Car Sales.

DECEMBER 1 - 31, 2011

Also get Blue Book® Trade-In Value on your vehicle PLUS \$500 December 26-31, 2011 only.

Visit www.policefcu.com for full details.

Dare to Compare Police FCU Checking

Our checking account features:

- **No Minimum** Balance
- The signature Police FCU VISA® Check Card (**no usage fees**)
- Network of 32,000+ surcharge-free ATMs
- **No** annual or monthly service fees or per check charges
- **No** monthly check card usage fee
- **FREE Online Banking Services** which include: *Bill Pay, e-Statements and ez Check Deposits*
- **Unlimited** check writing on available funds
- Overdraft protection options

No hassles. No hidden fees and charges. We don't charge you to use your money.



Help your family end 2011 on a good note and start 2012 on an even better note. Help them end their bad bank relationship and introduce them to Police FCU. Visit www.policefcu.com for more details today!

Holiday Closures

Christmas Day Observed – Mon., Dec. 26, 2011

New Year's Day Observed – Mon., Jan. 2, 2012

Contest Disclosures (from page 1): Police FCU VISA® Holiday Cash Promotion runs from Sunday, October 30, 2011 at 12:00am EST, through Saturday, December 24, 2011 at 11:59pm EST. Eligibility: The winner must be 18 years of age or older, have a valid Social Security or tax ID number, currently have or open Police FCU checking and savings accounts in good standing, and a Police FCU VISA® Check Card. See account disclosure for complete details. One winner per household. One winner per week. Winner can only win once during this 8 week promotion.

Entries: For every point of sale transaction you make, using your Police FCU VISA® Check Card, you earn an entry into the weekly drawing! You must reach 4 point of sale transactions to activate your entries (this equals 4 entries). Each point of sale transaction after that is automatically entered and is equal to one entry. Those who fail to make 4 point of sale transactions will not activate their entries.

Drawings: One name per week will be randomly selected from valid entries to win the weekly prize. For the purposes of this promotion, the week will run between Sunday 12:00am EST and Saturday 11:59pm of the week.

Transactions posted during the particular week are eligible for that week's drawing. Please be aware that your point of sale purchase may not post same day. The drawing is reset every week. Police FCU is not responsible for merchant transaction post schedules.

Drawings will be conducted by close of business, the following Tuesday, winners notified by that Friday (eg. Nov-8, 15, 22, 29; Dec-6, 13, 20, 27). The winner will be notified via phone within a week of the drawing. Entries are also available by hand-printing your name, address and phone number on a plain, 3" x 5" card and mailing it to Police FCU Holiday Cash Promotion, Attn: Marketing Dept., 9100 Presidential Parkway, Upper Marlboro, MD 20772. Limit one mailed entry per household, per week. No mechanical reproductions will be accepted. Must meet qualifications to open a Police FCU checking account. Maximum winning amount is \$500; minimum is \$25.

Odds of winning are unknown, but based on the total number of entries during the drawing period. We will provide the winner instructions to contact us and verify identity. If winner does not contact Police FCU within 14 calendar days, the winnings will be forfeited. The credit union will report the drawing prize, as required by applicable law. Member is responsible for applicable tax consequences. The winners agree to permit the credit union to use their name and likeness in credit union materials. Offer subject to change and/or cancellation at any time by Police Federal Credit Union without notice. Restrictions: Some restrictions apply. Credit union employees, volunteers, board members and their families are not eligible. Not valid where prohibited by law. Disclosure for 1099: The winner is responsible for all applicable taxes and will receive the appropriate IRS Form 1099 shortly after the end of the year in which the winner received the prize. No purchase or payment of any kind is necessary to enter or win this sweepstakes.

Holiday Loan Specials Disclosures (from page 1): *APR = Annual Percentage Rate. Rates are subject to change without prior notice and are based on borrowers' credit score. Certain restrictions apply. Payment example: for this special repayment would be \$142.35 per month.

**Interest will continue to accrue on your loan(s) and the loan term will be extended. Home Equity Loans, Home Equity Lines of Credit, First Mortgage Loans and VISA® Credit Cards are not eligible for the Skip-A-Payment program. Restrictions Apply.
†Quick Draw Loan Payment Example: if you deposit \$75 from a \$750 Quick Draw Loan to a savings account with the Credit Union, we'll lower your interest rate to 18% APR. Otherwise, your rate will be 24% APR. The total cost for a loan of \$750 for 5 months would be either \$54 or \$67 including the \$20 application fee depending upon whether you elect the savings option, and your monthly payments would be \$156.83 or \$159.14, respectively.



Police Federal Credit Union • 9100 Presidential Parkway • Upper Marlboro, MD 20772 • 301.817.1200

Visit us online at: www.policefcu.com



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