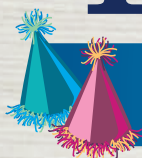




# Financial

# INFORMANT



The Staff and Board of Directors of Your Police Federal Credit Union  
Wish You a Happy and Prosperous New Year!

January 2012

As we start the New Year, I would like to remind our members that Police Federal Credit Union, unlike most other financial institutions, is not organized to make large profits. Our member-owners benefit from the revenue that the Credit Union earns in the form of higher dividends, lower loan rates, fee-free debit cards and where possible, fee-free services and conveniences. When the Credit Union suffers a loss due to a loan default, all of our members to include your fellow officers and family suffer the loss in lower dividends, higher loan rates and more fees for services.

We know that these are tough financial times and we are here to help our members through those tough times. Police FCU has a long history of working with members who encounter financial difficulty. We have financial counselors available to assist in developing a workable budget and we will use every resource available to help our members. Oftentimes, we are able to reduce payments and assist our members in returning their loans to a current status.

But, we can't help if you don't keep us informed about what is happening. We understand that not being able to repay your loan as promised is embarrassing. Unlike other financial institutions who simply want their payments on time, we want to help our members achieve financial stability and well being. If we know the full extent of whatever your situation may be, we can oftentimes come together to create a workable plan. Best of all, members who repay their obligations rather than choosing a short term solution, such as bankruptcy, are rewarded with all of the benefits of lifetime membership and the satisfaction of knowing that they have helped their fellow officers retain the benefits of membership. Unfortunately, members who cause the Credit Union and its membership a loss are no longer eligible to enjoy the benefits of ownership in Police FCU.

If you are starting to feel stressed about which bills to pay first, have begun depleting your savings to meet monthly expenses, are regularly incurring overdraft fees on your checking account, or debt collectors have begun to call, please let us help. Together we can develop a financial plan for success in 2012.

Best wishes for a happy and prosperous New Year.

Best wishes for a joyous New Year.

Sincerely,

Danny C. Gregg  
President/CEO



Let Us Help You Dump Your Bank...  
and Their Fees

# Start the New Year Off Right by Sharing Police FCU

The banks may have retracted their check card usage fees, but rest assured, that is not the end of the fee story. We invite you to avoid hidden (and overt) bank fees by switching your family accounts to Police FCU.

What can you expect with Police FCU?

- **No strings attached checking**
- Deposit accounts with highly competitive rates
- Loan options with highly competitive rates and terms
- Member service – you are a member, not a number  
We provide personal, friendly service, you can trust
- Convenience of:
  - **Free Online "e-Services"**
  - **Shared Branches – over 4,430+ nationwide**
  - **Surcharge-Free ATMs – 32,000+ nationwide**

Switch to  
Police FCU and  
avoid getting nickel  
and dimed!

**SMART  
VALUE**  
for 2012

## CHECKING Fee, Fi, Fo, Fum...

Are you still paying to use your own money? Stop getting nickel & dimed by your bank. Police FCU offers service with no hassles. No hidden charges. No hidden fees.



## AUDIO RESPONSE

24/7 Banking by Phone – Can't get online? Access your account remotely from any touchtone phone – Anytime. Anywhere.

You can verify account balances, transactions, and payments, transfer funds between accounts and more!

**Connect with Audio Response:** 301.817.1201 or 877.278.7328 – Outside the Washington, D.C. Metro Area.

## e-SERVICES

**Manage your financial life, quickly & easily with Police FCU e-Services.**

**Online Banking** – Safe & secure, password protected, 24/7 banking from your personal computer, tablet or web enabled smart phone. View real-time transaction history and balances, make loan payment, transfer funds between accounts and even apply for loans (and get quick approvals). Download your account information to Quicken or MS Excel and simplify your online money management.

**Online Bill Pay** – Manage all of your bills from one secure location. Quick, easy, and convenient! You can pay bills directly from your Police FCU checking account and schedule recurring payments to ensure your bills are paid on time. You can even make payments directly to any person or merchant in the U.S.

*This FREE service is available through Online Banking and enrollment is simple. Just log into your Police FCU Online Banking, select "Bill Pay" from the menu bar.*

## NEW ezDeposit

Online check deposit service. As the name states, ez Check Deposit allows you to conveniently deposit checks to your Police FCU account from home using your scanner! Visit [www.policefcu.com](http://www.policefcu.com) or call for more details.

**e-Statements** – Be green, help reduce paper consumption and clutter by signing up for e-Statements. The next time you log into Online Banking, click the green "Access e-Statements" button on the main page. Once signed up you'll be able to access account history for up to 24 months; view, save, print whenever you wish!



New Year  
**CELEBRATION**  
Used Auto Sales Event

car sales **\$100 American Express gift cheque!**

January 2 – 31, 2012

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

**JANUARY 2 – 31, 2012**

Get Blue Book® Trade-In Value on your vehicle.

Visit [www.policefcu.com](http://www.policefcu.com) for full details.

# New Year, New Car? Police FCU Makes It Easy!

# 2012

Rates as low as  
**1.99% APR\***

**SMART  
VALUE**  
for 2012



**HURRY!**  
Offer ends  
Jan. 31, 2011

Thinking about buying a new or used vehicle? Or perhaps you just want to lower your monthly payment on your loan from another lender? Right now is the perfect time to lock in your low rate! Police FCU is offering rates as

low as **1.99% APR\***, and terms up to 63 months!

Police FCU can make your purchase a smooth ride – let us pre-approve your loan before you go shopping. Whether you're purchasing from a dealer or private sale, you won't need to worry about working out the financing.

**Take advantage of a 1% loan rebate or 1% rate discount through January 31, 2012.**

Apply online at [www.policefcu.com](http://www.policefcu.com), stop by the credit union, or call us for more information.

Looking at a used vehicle? Don't forget to check the Carfax report. Police FCU now offers our members special pricing on Carfax reports – only \$15, compared to \$30 (as published on the Carfax website). Avoid the risk of buying a car with costly hidden problems. Get a detailed vehicle history report from Carfax and save money with Police FCU.



**Did you know Police FCU offers GAP insurance? And 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. It comes into play if the car is stolen or totaled while you are still making payments.

### Also Consider

MRC – Mechanical Repair Coverage, which protects new and eligible used vehicles—even after the manufacturer's warranty expires and helps minimize the impact of unexpected repair bills.

Before you purchase an extended service contract from a car dealer, make sure to compare the GAP and MRC costs at the credit union. We may be able to offer you better coverage at a lower price.

\*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. Advertisized 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.



## Start the New Year by Saving for a New Future

It's never too late to begin saving for the future and Police FCU offers several IRA options to help! Why not start the New Year off right and begin the process of saving for a brighter future.

If you're saving for college or for retirement we offer traditional, Roth, SEP and Coverdell Educational Savings IRAs that can assist you in reaching your life's financial goals. A Police FCU IRA is also a great place to reinvest your 401(k), Qualified Retirement Account, or a rollover.

Visit our IRA page on the website at <http://www.policefcu.com/home/savings/ira>.

Don't forget you have until April 17, 2012 to contribute to your 2011 IRA.

*All of our IRAs are federally insured up to \$250,000 by the National Credit Union Association (NCUA).*



## Annual Financial Check-Up

This year, whether you need some assistance navigating your financial direction, or you just want to be sure you are on course, make sure you schedule your annual financial check-up with Police FCU. We will review your financial picture so you can be confident that your financial house is in order and headed in the right direction. Call us at 301.817.1200 to set up an appointment.

# 2012 College Scholarship Awards Program

## Brought to You by MD & DC CU Foundation and Police FCU

Are you or a family member headed off to college in 2012? Police FCU is pleased to announce a college scholarship opportunity that may make it easier for you to meet your tuition costs. The \$11,000 Credit Union College Scholarship Program for 2012 is now underway! Our college-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships and one \$1,000 video-based scholarship.

**The deadline for applications is March 31, 2012, and awards will be made in May 2012.**

**This year's essay topic is:**

How can your credit union help you and others of college age during this current economic slump?

**The 2012 video challenge is:**

Create a 60-second (or less) video advertisement for a credit union wanting to reach out to college-aged students.

Any member of Police FCU who is entering their freshmen through senior year of college may apply. The awardees receive needed financial assistance to help them meet their tuition expenses and the essay and video topics provoke innovative and useful responses to help us better serve our college-aged members.

Applications and complete details on the Credit Union College Scholarship Program can be found at: [www.policefcu.com](http://www.policefcu.com), click the scholarship link.

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



## Save the Dates!!!



### Annual Meeting

Plan to attend the Police FCU Annual Meeting:  
Saturday, April 14  
FOP Lodge 89  
2905 Old Largo Rd.  
Upper Marlboro, MD

From 2:00 p.m. – 4:30 p.m.  
(business meeting will begin at 3:00p.m.)

Police FCU is your credit union. Be involved, and take part in reviewing highlights of 2011, discussing plans for 2012, and electing our Board of Directors. This will be a business-meeting format and reception with light fare. Please RSVP by phone 301.817.1200 or email Linda Stout at [lstout@policefcu.org](mailto:lstout@policefcu.org) before April 2, 2012 so your seat will be saved.

### The 2012 Annual Credit Union Mortgage Association, Inc. Mortgage School Event

March, 24th, 2012  
The Westin/Tyson's Corner ([www.westintysoncorner.com](http://www.westintysoncorner.com))  
7801 Leesburg Pike  
Falls Church, VA 22043  
Please visit our website for details.

Space is limited, advanced registration is required. Please RSVP at either Police FCU branch or e-mail Terri Vance at [tvance@policefcu.org](mailto:tvance@policefcu.org) by February 25th. If you have questions about the event, please call 301.817.1200.

## Why Throw Away Your Money? Save with Sprint

Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! Police FCU is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Ways you can save:

- 10% off\* most regularly priced Sprint individual service plans
- 15% off\* most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

### 3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com)
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.  
All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

## Is Your Information Current?

To serve you better and to help Police FCU contact you quickly when necessary, please be sure to keep your information with us current. Let us know as soon as possible when any of the following information changes: Name, Street address, Phone numbers (home, work or cell) or E-mail address.

Fill out a Contact Information Update Form in one of our branches or online at [www.policefcu.com](http://www.policefcu.com). If you have any questions, call 301-817-1200 or 877-ARU-PFCU toll-free.



# Feeling the Post-Holiday Debt Hangover?

Police FCU has Just the Remedy!



If you spent a bit more than expected this season, Police FCU may be able to help. We offer Bill Consolidation loans and can personalize a plan for you! A Bill Consolidation loan streamlines your bill paying, allowing you to make just one payment. Take those higher interest holiday debts and move them to one simple lower interest payment.

You can choose to either pay your debts off faster by continuing the same payment you're making now or stretch your payments over 60 months to lower your payments as well as the interest paid.

Account	Balance	Payment	APR*	Approx. Term
Bank Credit Card	\$5,000	\$100	18%	93 months
Store Card	\$2,000	\$ 57	21.9%	57 months
Unsecured Loan	\$5,000	\$119	15%	60 months
<b>Total Payment</b>		<b>\$276</b>		

**Stretch your payments over 60 months; lower your payment and save \$4,711 in interest!**

**New Police FCU Loan \$12,000 \$253 9.74%\*\* 60 months**

Examples use whole numbers.

Don't wait, apply today! You've got nothing to lose and potentially a lot of money to save! Applications available at both branch locations, online at [www.policefcu.com](http://www.policefcu.com), or call: 301.817.1200 (toll free 877.278.7328).

\*APR = Annual Percentage Rate. Loan subject to credit approval. Rate based on term of loan and creditworthiness.  
 \*\*Rate shown reflects 0.25% APR - Annual Percentage Rate discount for checking account, direct deposit of \$1,000 or more monthly, and Check Card with Police FCU with a 60-month term.



# 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?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	Yes	No
<b>For non affiliates to market to you</b>	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](http://www.policefcu.com).



Serving Your Needs. Protecting Your Future.



## 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](http://www.policefcu.com) or call 301-817-1200  
or 877-ARU-PFCU (278-7328) toll-free.

### Police FCU by the numbers

As of Nov. 30, 2011  
Membership ..... 10,906  
Assets.... \$145,210,007  
Shares... \$129,283,669  
Loans ..... \$70,257,650

# Get More than Just a Refund with TurboTax®

Get a Chance to Win **\$15,000**  
on the Way to Your Maximum  
Refund with TurboTax®

Police FCU members, take advantage of this limited-time offer! Try any TurboTax® Online product for FREE and automatically be entered for a chance to win \$15,000!\* You don't pay unless you are 100% satisfied.

TurboTax brings you Total Assurance protection so you can feel 100% confident about your taxes:

- **Maximum refund, guaranteed\***
- **FREE downloadable Audit Support Center\***
- **100% accurate calculations, guaranteed\***
- **Save on TurboTax® products**

NO PURCHASE NECESSARY. Subject to full Official Rules. Void where prohibited.

\*Visit our website for complete details.



### Faster Access To Your Tax Refund

Receive it direct  
deposit into your  
credit union  
checking account.  
You will need the  
Police Federal  
Credit Union's ABA/  
routing number –  
**254075137.**

### Surcharge-Free ATM Locations

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

DC  
First District – 101 M St., SW  
Third District – 1620 V St., NW  
Fourth District – 6001 Georgia Ave., NW  
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  
MD  
Marlow Heights, 4003 Branch Ave.

Capitol Heights  
In the Hampton Mall, 9001 Central Ave.  
Rt. 214, Exit 15B off I-495  
Rockville  
Edmonston Crossing Shopping Center  
1022 Rockville Pike  
Upper Marlboro  
Police FCU Building  
9100 Presidential Pkwy.  
VA  
Falls Church  
West Falls Church Shopping Center  
1118 W. Broad St.

### Holiday Closings

New Year's Day (Observed)  
Monday, January 2, 2012  
Martin Luther King Jr. Day  
Monday, January 16, 2012  
President's Day  
Monday, February 20, 2012

Dump Your Bank...and Their Fees  
New Year, New Car? Police FCU Makes it Easy  
Start the New Year by Saving for a New Future  
Feeling the Post Holiday Debt Hangover?

WHAT'S INSIDE!

PRESORT STANDARD  
US POSTAGE  
PAID  
ORLANDO, FL  
PERMIT #1478

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

