

# FINANCIAL BRIEF

Your Monthly Source to Patrol the Best in Financial Services



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PROTECTING YOUR FUTURE.  
SINCE 1935



February 2012

## Police FCU Can Help Tackle Your Post-Holiday Debt

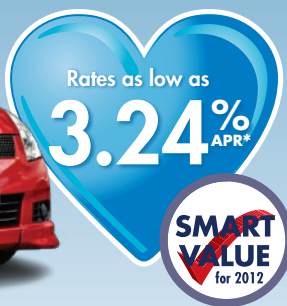
Do you need a little post holiday assistance reducing your debt? If you're paying high rates on loans and credit cards from other lenders, a Bill Consolidation Loan from Police FCU is a great way to do it! It allows you to consolidate your balances and make just one monthly payment at a very low rate.

- Rates as low as **8.49% APR\***
- Borrow up to \$25,000
- Alternate rates and terms up to 72 months available

**Stop throwing your money away in high interest payments, secure a lower rate today! Visit [www.policefcu.com](http://www.policefcu.com), stop by a branch, or call 301.817.1200 or 877.ARU.PFCU (toll-free) to get started.**

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

## Drive Your Valentine



If you're in the market to purchase a vehicle, new or used, Police FCU has rates you'll love. Right now is the perfect time to lock in an incredible rate as low as **3.24% APR\*** and terms up to 84 months. Get pre-approved financing through Police FCU and walk in to the dealership with bargaining power that will warm your heart with savings.

Applying is convenient and easy, with a quick approval process.  
Apply online at [www.policefcu.com](http://www.policefcu.com), stop by the credit union, or call us for more information.

\*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 0.25% discount for Direct Deposit of \$1,000, or more monthly, and automatic payments. Example: On a \$15,000 auto loan, at 3.24% APR for 63 months, your monthly payments = \$259.20. Certain restrictions apply. Other rates and terms available. Please ask for details. Current Police FCU loans not eligible for refinancing.

## Police FCU Offers Added Value to Your Auto Purchase

- Avoid the risk of buying a car with costly hidden problems. Get a detailed vehicle history report from Carfax and save money when you search the Carfax through Police FCU. Only \$15, compared to \$30, as published on the Carfax website. 
- Protect your purchase with **GAP PLUS – Guaranteed Asset Protection**. In the event your vehicle is totaled by an accident or stolen, our GAP PLUS covers losses that your primary insurance may not, so you won't be left making payments on a car you no longer have. **Plus you will qualify to receive \$1,000 toward your next vehicle purchase when you finance with Police FCU!**
- 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.

**GAP and MRC available at Police FCU for much less than the car dealers!**

**Commit to a greener, less cluttered 2012. Switch to e-Statements today.**

Sign up through Online Banking by simply clicking the green "Access e-Statements" button and complete the short registration form.

# Keep Pace with Your Retirement by Starting a Police FCU IRA

During this challenging economy many employers are faced with cutbacks and some are looking to save by ceasing contributions to their employees' 401(K). If this has happened to you, consider using an IRA to keep pace with your retirement goals.

Typically, stock prices decline during a slow economy and thus create a buying opportunity. Take advantage of these lower stock prices and tax-deferred growth potential by starting an IRA and contributing whenever possible.

Learn more about Police FCU IRAs by visiting the IRA page at [www.policefcu.com](http://www.policefcu.com).

Consult a professional tax advisor for IRS rules governing Individual Retirement Accounts and IRS penalties on funds withdrawn from IRAs.



# Police FCU & TurboTax® Online Make Taxes Easier

And This Year, You Have a Chance to Win \$15,000 on the Way to Your Maximum Refund

Visit [www.policefcu.com](http://www.policefcu.com) and click the TurboTax® link to experience one of the simplest ways to complete your taxes this year. This user friendly tax program carefully walks you through the filing process, start to finish, and when you are done, you can receive your refund fast by having it deposited directly to your Police FCU account. And this year, you have a chance to Win **\$15,000**.

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



**Get your refund even faster when you deposit directly to your Police FCU account! Our routing number is 254075137.**

NO PURCHASE NECESSARY. Subject to full Official Rules. Void where prohibited. Visit the website for the details.

## Police FCU Annual Meeting

Saturday, April 14, 2012  
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.)

We will review the highlights of 2011 and discuss plans for 2012. To attain an accurate headcount for seating, we ask that you please RSVP by phone (301.817.1200) or email ([Istout@policefcu.org](mailto:Istout@policefcu.org)) before April 4, 2012, if you plan on attending.

## 2012 College Scholarship Awards Program on Now!!!

Earn some extra money for school – College bound members (freshmen through senior), apply for one of ten \$1,000 essay-based scholarships and one \$1,000 video-based scholarship, sponsored by The Credit Union Foundation of MD & DC, & your Police FCU.

**This year's essay topic:** How can your credit union help you and others of college age during this current economic slump?

**This year's video topic:** Create a 60-second (or less) video advertisement for a credit union wanting to reach out to college-aged students.

*The deadline to submit applications is March 31, 2012. Awards will be made in May. Visit [www.policefcu.com](http://www.policefcu.com) for full details and applications.*

## The 2012 Annual Credit Union Mortgage School

Saturday, March, 24, 2012  
The Westin/Tyson's Corner  
([www.westintysonscorner.com](http://www.westintysonscorner.com))  
7801 Leesburg Pike  
Falls Church, VA 22043

- Looking to become a first-time homeowner?
- Is now a good time to enter the housing market?
- What do I need to get started?
- Thinking about refinancing your mortgage?

Get your mortgage questions answered at The Annual Credit Union Mortgage Association Mortgage School!

*Space is limited, advanced registration is required. If you plan to attend, please RSVP at either Police FCU branch or email Terri Vance at [tvance@policefcu.org](mailto:tvance@policefcu.org) by February 25th.*

# Take Note!

## Backup -Courtesy Pay-

**New Name, Same Solid Coverage!** As of February 1, the Police FCU courtesy pay service, known as Member Privilege, is now '**Backup Courtesy Pay**.' Backup Courtesy Pay covers you in the event you overdraw your draft account. This can help you avoid a bounced check, declined transaction, embarrassing moments, and negative marks on your credit. For details about Backup Courtesy Pay – opting in and coverage details, visit [www.policefcu.com](http://www.policefcu.com).



Planning to purchase, build, or refinance your home? Come to Police FCU first! We offer home loans, home refinancing, and we have the answers to your mortgage questions! Give us a call or check out our Online Mortgage Center at [www.policefcu.com](http://www.policefcu.com).

## Holiday Closures

President's Day – Monday, Feb. 20



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

Visit us online at: [www.policefcu.com](http://www.policefcu.com)



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