

## Grand Plans?

### Make them happen with a TFCU home loan

Transportation FCU has home loan options to help with your grand plans of homeownership! If you are ready to purchase your dream home, call our mortgage department to discuss financing options that are right for you. Experience the **Credit Union Mortgage Advantage** with reduced paperwork and a hassle-free on-line mortgage application. You can also check mortgage rates and get pre-qualified for free at [www.transfcu.com](http://www.transfcu.com).

### Not quite sure where to start?

Take the first step by using our comprehensive real estate program — **CU Realty Services**. You'll have access to tips, tools and data to make informed decisions **plus** you could be eligible for incentives/savings.\*

- Search local and national property listings (MLS).
- Find a knowledgeable agent.
- Get pre-approved through us.
- Find out what your home is worth.

Visit [www.transfcu.com](http://www.transfcu.com) or call 202-366-9400 or 800-DOTTIE2. We look forward to helping you make your dreams come true.

\*Incentives/Savings: Program incentives/savings are awarded to buyers and sellers who select and use an Approved Agent in the CU Realty network. Please ask CU Realty or your credit union for details on the member benefits available in your state.

## TAX CREDITS Provide Outstanding Opportunities for Home Buyers

If you are a first-time home buyer or a long-time homeowner buying a replacement principal residence, you could put some extra money in your pocket. To receive the government credit, you need to enter into a home buying contract by April 30, 2010 and close before June 30, 2010.

- **Current homeowners:** To be eligible for the tax credit of up to \$6,500, you must have lived in your primary residence for at least five concurrent years out of the past eight.
- **First-time buyers:** The \$8,000 credit is available for those who haven't owned a home in the last three years.

To learn more about the current homeowners and first-time buyers credit, visit [www.irs.gov](http://www.irs.gov) or consult your tax advisor.

## Refinance Now at Transportation FCU

### Before Rates Go Up!

Many homeowners are choosing to stay in their homes and make improvements while they wait for home values to rebound. That's a great idea if you have excess equity and are confident in the appraised value of your home. A second trust loan or a line of credit could allow you to tap into that extra equity (up to 100% of your home's value in many cases).

Rates are still at an all-time low. Call 202-366-9400 or 800-DOTTIE2 and talk to one of our mortgage specialists or apply online at [www.transfcu.com](http://www.transfcu.com).



### HOME EQUITY RATES

(Rates as of January 1, 2010)

	APR As Low As*
Non-Revolving Fixed Rate Second Trust (1) 5-15 year terms, Up to 80% LTV	4.24% fixed
No-Cost Fixed Rate Second Trust (2) 5-15 year terms, Up to 80% LTV	5.24% fixed
High Loan to Value Fixed Rate Second Trust (1) 5-15 year terms, Up to 100% LTV**	5.74% fixed
Home Equity Line of Credit (1) Up to 15 years, Up to 80% LTV	3.74% variable
High Loan to Value Home Equity Line of Credit (1) Up to 15 years, Up to 100% LTV**	4.99% variable
Interest-Only Home Equity Line of Credit (1) Draw period 7 years, Repayment period 15 years, Up to 80% LTV	3.99% variable
Interest-Only High LTV Home Equity Line of Credit (1) Draw Period 7 years, Repayment period 15 years, Up to 100% LTV	4.99% variable
No-Cost Home Equity Line of Credit (2) Up to 15 years and 80% LTV	3.99% variable

\*Annual Percentage Rates (APR) are subject to change without prior notice. Home equity rates are in effect as of January 1, 2010. Second trust rates are in effect as of January 1, 2010. The Annual Percentage Rate (APR) may be higher upon past and present credit performance.

\*\*Loan-to-Value based on the assessment or appraisal for a loan up to \$100,000.

(1) Fees generally range from \$100 to \$1,200.

(2) Closing cost will be paid by TFCU.

TRANSPORTATION  
FEDERAL CREDIT UNION

P.O. Box 70440  
Washington, DC 20024



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### Here's what's inside your TFCU Newsletter:

- Grand Plans? Make them happen with a TFCU home loan.
- Refinance Now at Transportation FCU
- Looking for a New or Used Vehicle?
- Mortgage School — March 27, 2010

January/February 2010

# trends

A Bi-Monthly Publication for TFCU Members

## Grand Plans & Low Mortgage Rates Make Happy Members!



Published Bi-Monthly by TFCU

Conduct transactions at over 3,800 national shared branches across the U.S. and Canada. [transfcu.com](http://transfcu.com)

## Make an Informed Decision

### About Your Financial Future



More than ever, Individual Retirement Accounts (IRAs) are smart savings tools to save for retirement. If you want to secure a golden retirement, an IRA is exactly what you need.

How do you decide which IRA is good for you? We can help you through our IRA Center™. The IRA Center has educational articles, planning tools, risk analyzers, investment options and the forms you need to complete your transaction.

Visit the IRA center at [www.transfcu.com](http://www.transfcu.com) to open an IRA account.

## LOOKING for a New or Used Vehicle

### With Low Rates and New Terms?

Transportation FCU has a vehicle loan with your name on it. This is the perfect time to take advantage of our low rates, new terms, loan protection services, and free-car buying assistance available only to Transportation FCU members.

- Save money with great low rates
- New terms up to 72 months (Terms over 73 months depend on vehicle age and loan amounts)
- Guaranteed Asset Protection (GAP)
- Affordable credit disability and credit life insurance
- Free car buying services and resources such as ABCD Buyers Club, Enterprise Car Sales, Auto Smart and United Buying Service

Give us a call to find out how much you can save with a TFCU car loan. Call 202-366-9400 or 1-800-DOTTIE2 or you can apply online at [www.transfcu.com](http://www.transfcu.com).



## Important Documents Mailed

Your 1099-INT was mailed to you in January. This form is required when preparing your personal income tax returns if you have dividends of more than \$10. If you earned less than \$10 in dividends in 2009, you will not receive a 1099-INT. You will receive form 1098 (Mortgage Interest Statement) if you paid TFCU at least \$10 of mortgage interest (including certain points) on any one mortgage in 2009.

## Take a Break

### SKIP Your Visa Payment on Us!

To take advantage of this offer, you don't need to do a thing! Members who are in good standing (not delinquent or not over their limit) will automatically be eligible to skip their January payments due in February. Interest will still accrue on the unpaid balances until the next payment is received. Please review your TFCU Visa statement for additional information.



To get started, visit [www.transfcu.com](http://www.transfcu.com) and click on TurboTax®.

## Avoiding the Cost of COLLATERAL PROTECTION INSURANCE

As the lienholder on your vehicle, we depend on comprehensive and collision insurance to protect our credit union from uninsured loss. The terms of your loan contract require this coverage for the life of the loan. Still, members sometimes allow their coverage to lapse.

When this happens, a collateral insurance policy is placed on the member's loan with the cost added to the monthly payments. Collateral protection insurance protects the credit union, but does not cover the borrower, and is no substitute for traditional insurance.

You can avoid the added cost of collateral protection insurance by keeping your insurance policy up to date. Should you receive a notice from our insurance department asking for proof of insurance, we encourage you to respond quickly to avoid any inconvenience. For questions on collateral protection insurance, please call 1-800-877-4567.

## Nominees and Election

### Scheduled Announced

This year's Nominating Committee has named six candidates to run for the Board of Directors. There are three positions available for three-year terms and one position for a one-year term. The nominees, in alphabetical order, are:

- |                          |                       |
|--------------------------|-----------------------|
| <b>Charles Andrasco*</b> | <b>James Conrad*</b>  |
| <b>Joseph Q. Imler*</b>  | <b>Emil Michaux*</b>  |
| <b>James Murphy</b>      | <b>Leopold Wetula</b> |

Any member in good standing who missed the Nominating Committee deadline in December and is interested in running is eligible to run for election by petition. Petitions must be signed by 177 TFCU members (representing one percent of our membership as of November 30, 2009). We must receive your petition no later than 3:00 p.m. on March 10, 2010. Your petition must also state your willingness to serve if elected. Petition forms are available from Jeff Arvai, President/CEO. You can reach him at [jarvai@transfcu.org](mailto:jarvai@transfcu.org). Election results will be announced at the Annual Meeting in May.

We extend our thanks to Nominating Committee members Deborah Johnson (Chair), G. Joseph King, and Ted Kilby.

\*Incumbent



## Member Education Seminars

### Mortgage School

- Date:** Saturday, March 27, 2010  
**Time:** 9:00 a.m. – 12:00 p.m.  
**Location:** Greenbelt Marriott  
 6400 Ivy Lane  
 Greenbelt, MD 20770



To register, call 202-366-9400 and select option 2. Receive a free copy of your credit report upon request.

### MAILING ADDRESS

P.O. Box 70440  
 Washington, DC 20024

### LOCATIONS & HOURS

DOT, West Wing 1st Floor  
 1200 New Jersey Avenue SE  
 Washington, DC 20003

Lobby Hours: M–F,  
 9:00–4:00\*

ATM Hours: 24 hours a day  
 (West Wing, 1st Fl. & Concourse Level)

FAA Building, Room 128  
 800 Independence Avenue, SW  
 Washington, DC 20591

Lobby Hours: M–F, 9:00–4:00\*  
 ATM Hours: 24 hours a day  
 (S.E. corner of FAA main lobby)

55 Broadway  
 Cambridge, MA 02142

Lobby Hours: M–F, 8:30–3:30\*

\*Extended hours by appointment

ATM Hours: 24 hours a day

**CONTACT US**  
 (202) 366-9400  
 1-800-DOTTIE2 (368-8432)  
 TTY Line: 703-519-8915

E-mail: [info@transfcu.org](mailto:info@transfcu.org)  
[loans@transfcu.org](mailto:loans@transfcu.org)

Web Site: [transfcu.com](http://transfcu.com)

Telephone Service Center  
 Hours: M–Th, 8:30–5:00  
 F, 8:30–4:30

Main Fax: (202) 385-6095

DOT Branch Fax:  
 (202) 366-3931

FAA Branch Fax:  
 (202) 267-5140

Kendall Square Branch Fax:  
 (617) 621-0746

Loan Department Fax:  
 (202) 385-6097

**TFCU Routing Number:**  
**254075399**

### CO-OP NETWORK ATMS

Over 28,000 surcharge-free ATMs in 50 states, including most 7-Eleven® convenience stores. [transfcu.com](http://transfcu.com)

### SUM™ PROGRAM ATMS

Over 2,900 surcharge-free ATMs primarily in the Northeast. [transfcu.com](http://transfcu.com)

The SUM program is administered by and is a registered service trademark of the NYCE Corporation.

### CLOSING

The Credit Union will be closed on the following day to observe the holiday:

**Monday, February 15, Presidents Day**

### FINANCIAL CONDITION

as of December 31, 2009

<b>Assets</b>	<b>\$164,137,778</b>
<b>Shares</b>	<b>\$144,010,965</b>
<b>Loans</b>	<b>\$85,091,299</b>
<b>Members</b>	<b>17,843</b>

### DIVIDENDS

Share savings and certain checking accounts earn competitive dividends that appear on your statement for applicable accounts. For additional rates and terms available, stop by any branch office, call DOTTIE, or visit our Web site at [transfcu.com](http://transfcu.com).

The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual.

### YOUR MONEY IS SAFE

Your savings are federally insured up to at least \$250,000 by the National Credit Union Administration (NCUA), and backed by the full faith and credit of the United States Government.

An additional \$250,000 of coverage is provided by Excess Share Insurance (ESI), a private corporation. Traditional and Roth IRAs are insured separately up to \$250,000 by NCUA and up to an additional \$250,000 through ESI, all at no cost to you.

