

Just in Time for Summer

Effective July 1, TFCU HELOC rates have been reduced. If you are planning on making home improvements, paying for college tuition or taking a long awaited vacation, we have a loan for you.

Trust us to finance your home equity needs. Contact us today at (202) 366-9400 or (800) DOTTIE2.

Home Equity Rates: The property securing the loan must be your principal residence.	TERM	APR	MAX LTV
Home Equity Line of Credit¹ Maximum Limit \$100,000	Up to 15 yrs.	5.24% variable rate	80%
High Loan to Value Home Equity Line of Credit¹ Minimum limit \$5,000 Maximum limit \$100,000 up to 95% LTV	Up to 15 yrs.	6.49% variable rate	95%**
Interest-Only Home Equity Line of Credit¹ Maximum limit \$100,000 Draw period 7 yrs. Repayment period 15 yrs.	Up to 7 yrs.	5.49% variable rate	80%
Interest-Only High Loan-to-Value Home Equity Line of Credit¹ Minimum limit \$5,000 Maximum limit \$100,000 up to 95% LTV Draw period 7 yrs. Repayment period 15 yrs.	Up to 7 yrs.	6.49% variable rate	95%**
No Cost Home Equity Line of Credit² Minimum limit Loan \$25,000 Maximum limit \$100,000	Up to 15 yrs.	5.49% variable rate	80%

The Annual Percentage Rates (APRs) are subject to change without prior notice. Home equity rates are in effect as of July 1, 2008. Your rate will be locked in at the time of credit approval. The APR may be higher based upon past and present credit performance.

** Loan to value based on the tax assessment or appraisal for a loan amount up to \$100,000.

(1) Fees generally range from \$100 to \$600.

(2) Fees generally range from \$0 to \$250.

Vehicle and Personal Loans Reduced!

Call 202-366-9400 or visit www.transfcu.com for more details.

TFCU news

TFCU Visa Check Card

Now POS Fee-FREE

Starting August 1, TFCU will no longer charge for debit/Check Card Point of Sale (POS) transactions. Use it to buy groceries, fill up the gas tank, and for all your daily purchases from millions of merchants worldwide, wherever Visa is accepted. Need a Check Card? Call us at 202-366-9400 or 800-DOTTIE2.



PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE PAID
CLINTON, MD
PERMIT NO. 4529

Congratulations! Board Members Elected

Congratulations to the following Credit Union members, who were elected to serve three-year terms on the TFCU Board of Directors at our Annual Meeting on May 22.

Robert Helland G. Joseph King Karen Shaw

Drive with Confidence

With Auto Exam

Major vehicle problems – those costing the most money – most likely occur after the factory warranty has expired. In order to spare you some of these expensive repair bills, TFCU now offers extended service contracts through our partner, Auto Exam.

These warranties offer considerable savings off the dealer warranties, along with:

- A low deductible
- Nationwide coverage and roadside assistance
- Travel reimbursement and car rental coverage

Not only will an Auto Exam warranty save you money, it will also help you if you decide to sell your vehicle. Potential buyers will have the option of taking over your plan or you may cancel it and receive a refund of any remaining coverage.

Call us at 202-366-9400 or 800-DOTTIE2 for more information or go to www.transfcu.com.



**TRANSPORTATION
FEDERAL CREDIT UNION**

P.O. Box 70440
Washington, DC 20024



Here's what's inside your
TFCU Newsletter:

- **THE BIG PICTURE – Computer System Conversion Update**
- **HELOC Rates Reduced**
- **Board Members Elected**
- **New Warranty Program – Auto Exam**

July/August 2008

trends

A Bi-Monthly Publication for TFCU Members

THE BIG PICTURE



**Computer System Conversion
AUGUST 1 – 3, 2008**

Special Conversion Edition

THE BIG PICTURE

Computer System Conversion

As we near the final phase of preparations for the computer system conversion, TFCU is getting ready to premiere an improved banking platform so that you, our member-owners, will always be able to depend on us for your full financial picture.

This system conversion means we'll be changing our entire banking system to a new one by replacing the computer hardware and software used to manage our daily business.

Credit Union Hours

All TFCU branches and the Telephone Service Center will be closed on Friday, August 1.

The Credit Union will reopen on Monday, August 4 for regular business hours.

Account Access During Conversion

Great care has been taken throughout the planning of the conversion to ensure that member impact is kept to a minimum. We ask for your patience and understanding as you may experience some service interruptions during conversion beginning at 5:00 p.m. EST July 31 through August 3.

- **myculink** online banking and bill payment access will NOT be available
- DOTTIE, automated teller will NOT be available

- You may continue to write checks and use your Visa debit/Check Card, credit card, and ATM card as you normally do. Limits may apply to debit (PIN) and ATM based transactions.
- You may use Family Service Centers and Shared Branches. Please note that transactions will be processed with certain limitations.



Credit Union Family Service Centers

9001 Central Avenue

Capitol Heights, MD 20743

Monday-Friday: 9:00 a.m. – 7:00 p.m.

Saturday: 9:00 a.m. – 2:00 p.m.

Phone: 301-499-6880

4003 Branch Avenue

Marlow Heights, MD 20748

Monday-Friday: 9:00 a.m. – 7:00 p.m.

Saturday: 9:00 a.m. – 2:00 p.m.

Phone: 301-423-1391

1118 W. Broad Street

Falls Church, VA 22046

Monday-Friday: 10:00 a.m. – 6:00 p.m. (Closed Wed.)

Saturday: 9:00 a.m. – 2:00 p.m.

Phone: 703-532-9200

6314 Springfield Plaza

Springfield, VA 22150

Monday-Friday: 10:00 a.m. – 6:00 p.m. (Closed Wed.)

Saturday: 9:00 a.m. – 2:00 p.m.

Phone: 703-912-3933

You will need your TFCU account number when conducting transactions at any Family Service Center location. You may also use over 25,000 ATMs through our Shared Branch network. Transaction limitations may apply. For a complete list, visit www.transfcu.com.

How You Can Prepare

- Complete in-branch transactions such as Traveler's Cheques, Money Orders, or Cashier's checks in advance of the branch closures.
- Ensure electronic bill payments are made in advance of the conversion weekend since online banking and bill

payment service will be interrupted after 5:00 p.m. EST on July 31.

- During the conversion process, have alternative payment methods available such as cash, your TFCU credit card, and checks.

Myculink Online Banking Upgrade

During the system conversion, all **myculink** account passwords will be reset to the last four digits of the user's social security number. You will be required to change your password during the first initial login session after August 3. Users will receive a letter with new login requirements and enhancements prior to the conversion.

What's Not Changing

- **Existing** TFCU Visa debit/Check Cards and ATM cards will continue to work with your existing PIN.
- **Direct Deposits** or pre-authorized automatic transactions (such as payroll, loan payments, retirement benefit deposits, etc.) will continue to be processed as usual.
- **TFCU Visa credit cards** will continue to work and you can use them as your normally would.

Questions About Conversion

If you have any questions or concerns about the conversion, feel free to contact us:

- Visit our Web site (www.transfcu.com) for answers to frequently asked questions
- Call us at 202-366-9400 or 800-DOTTIE2
- Stop by and talk to us at any TFCU branch location
- E-mail us at info@transfcu.org

Change is never easy but the end results of this conversion will mean a stronger Credit Union and better service to all our member-owners. We can't thank you enough for your invaluable patience as we work hard to bring you **THE BIG PICTURE.**



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Published Bi-Monthly by TFCU

BOARD OF DIRECTORS

Joseph Q. Imler
Chairman

Robert B. Helland
Vice Chairman

Charles Andrasco
Secretary

Dabney (Jeep) Townes
Treasurer

Timothy Anderson

James L. (Larry) Conrad

G. Joseph King

Emil J. Michaux

Karen Shaw

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 Lvl.)

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)

E-mail: info@transfcu.org

loans@transfcu.org

Web Site: 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

SHARED BRANCH LOCATIONS

Conduct transactions at over 3,300 national shared branches across the U.S. and Canada. transfcu.com

CO-OP NETWORK ATMS

Over 25,000 surcharge-free ATMs in 50 states, including most 7-Eleven® convenience stores. transfcu.com

SUM™ PROGRAM ATMS

Over 2,800 surcharge-free ATMs primarily in the Northeast. transfcu.com

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

CLOSINGS

The Credit Union will be closed on the following days to observe the holidays:

**Monday, September 1,
in observance of Labor Day**

FINANCIAL CONDITION

as of May 31, 2008

Assets	\$146,565,043
Shares	\$126,052,029
Loans	\$80,264,055
Members	17,907

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.

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 deposits at Transportation Federal Credit Union are insured to at least \$100,000 by the NCUA (National Credit Union Administration), a U.S. government agency. IRA accounts are insured by the NCUA up to \$250,000.

With up to \$250,000 in excess coverage provided by Excess Share Insurance Corporation (ESI), your deposits at Transportation Federal Credit Union are insured up to \$350,000. IRA accounts are insured up to \$500,000.

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