

Cash In on the **BIG** PAYBACK!

Up to **\$600** cash back when you finance or refinance your auto loan with us!

Up to **60 days** deferred payment!

0.25% APR auto loan rate discount!

For a limited time, TFCU is paying you back in a BIG way.

Finance your new or used auto loan with us, or refinance your auto loan from another lender, and receive up to 0.25% off of our current auto loan rates³. Plus, get 1% cash back¹ (up to \$600) for making us your lender of choice. You can also take a vacation from your auto loan with our 60-day deferred payment² option!

It pays to get your auto loan at TFCU! Our phone and online applications are available 24 hours a day, 7 days a week, with fast approvals. Apply now at transfcu.com, 800-368-8432, 202-366-9400, option 2, or in person at your nearest TFCU branch, and cash in on the BIG Payback!

¹**CASH BACK OFFER:** Does not apply to refinance of existing TFCU auto loans. 1% cash back rebate of the total financed with TFCU will be deposited to your share savings account within 5 days of loan disbursement date. Cash rebate cannot exceed \$600. Should the loan be paid off or closed within 12 months from the anniversary date of the loan closing, you will be obligated to pay Transportation FCU the full amount of the vehicle loan rebate.

²**DEFERRED PAYMENT:** Optional. Interest begins accruing upon disbursement of loan.

³**RATE DISCOUNT:** Receive up to 0.25% discount off the current TFCU auto loan rate for which you normally qualify based on personal credit history and account relationship. At no time can the discounted loan rate be lower than the Credit Union's designated floor rate.

Subject to credit approval. Limited time offer; may be modified or withdrawn without prior notice.

Important Member Notice — In accordance with Federal regulations, Transportation FCU does not permit the use of credit union accounts for the purpose of illegal internet gambling. Attempted transactions will be blocked, and repeated attempts may result in account closure.

Looking for a New Car? We Can HELP!

Invest in America

Credit Union Members Receive Preferred Pricing.

Save Thousands with GM's Preferred Pricing.

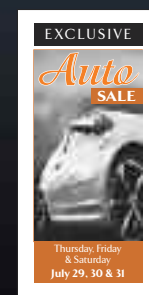
General Motors is offering all current and eligible credit union members **preferred pricing*** when they purchase a new GM vehicle. This is **in addition to** most current incentives and special offers! Finance with your credit union and **save even more** with competitive auto loan rates!

How GM's Credit Union Member Discount Works

- Go to lovemycreditunion.org.
- Click SAVE from the drop down menu and then select GM. Select from the two options below:
 - BUILD YOUR OWN TO SEE HOW MUCH YOU'LL SAVE.
 - SAVE NOW! TO GET YOUR GM AUTHORIZED CODE.

Once you receive the authorized code. Get approved at transfcu.com or 24/7 at 800-368-8432.

Then head to dealership of your choice. It's that easy!



ABCD Buyers Club

With ABCD Buyers Club, you'll make the best new or used car purchase possible. ABCD representatives will personally direct you to make the best deal available for the vehicle you want. No waiting for certificates, no special ID cards required, no computer delays and, no confusion. Just call them at **301-261-2227** to get the car of your dreams.

United Buying Service (UBS)

Take the stress out of buying a car with United Buying Service (UBS). If you hate negotiating over the price of your new car, this service is for you. UBS has pre-negotiated prices on the new car, truck, SUV or minivan you want, so it takes the hassle out of car buying. And you still get to take advantage of any manufacturer rebates!



P.O. Box 70440
Washington, DC 20024

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

- The Big Payback!
- Looking for a New Car? We Can Help!
- Make Your Account Greener
- Celebration Week - June 14-18

May/June 2010

trends

A Bi-Monthly Publication for TFCU Members

Cash In on the **BIG** PAYBACK!



moneywise

Make Your Account "Greener"

Banking "greener" at Transportation FCU is easy. Reduce the need to make trips to one of our branch locations by enrolling in **Direct Deposit** and have your payroll or retirement benefits electronically deposited into your Transportation FCU savings or checking account.

Use **myculink** online banking and manage your TFCU accounts easily and whenever you want. Best of all, it's **FREE**. **myculink** can save you time and money with features such as allowing you to view copies of checks and make one-time or recurring transfers, and setting up e-Alerts to notify you of activity on your account.

With TFCU Bill Payment, you can pay almost anyone in the United States. Pay your bills online quickly, safely and **FREE**. Don't worry about writing checks, finding stamps, or making trips to the post office. You can also schedule one-time or recurring payments.

Sign up for eStatements and save a few trees. Receive your account statement electronically **FREE** via e-mail. Statement information remains available for 12 full months and can be accessed anytime by clicking on "Pick Up eStatement" button at **transfcu.com**.

To enroll in any of our Electronic Services, visit **transfcu.com**. We're also available to assist you by phone at 202-366-9400 or 800-DOTTIE2 (368-8432). Talk to a TFCU representative to make your account greener.



The Benefits of Direct Deposit

Surveys have shown that a person can spend as much as 24 hours a year going to the credit union to deposit his or her own checks. Why not make time for other things? Have payments you get on a regular basis — like paychecks, retirement checks and social security checks — put directly into your account at Transportation Federal Credit Union. Your money will be deposited on time even if you're ill or out of town.

Direct deposit's a foolproof way to eliminate any chance of your check being stolen or misplaced. It also ensures that your payment won't be late in getting to you.

So quit wasting time waiting in line and sign up for direct deposit today. Talk to your employer or call us for details.

borrowing tips



Credit Union Members:

Enjoy A 3 Day/2 Night Vacation Package With A

\$50 VISA® Gift Card!

Upon used vehicle purchase from Enterprise Car Sales.

Valid Through June 30, 2010

Visit **transfcu.com** for full details, disclosures and information from Enterprise Car Sales.



making a difference

Election Results

FOR 2010-2011

Members recently voted to fill vacancies on our Board of Directors. The following directors were elected to the TFCU Board of Directors for 2010-2011:

Charles Andrasco
Joseph Q. Imler

James Conrad
Emil Michaux

We thank them for their service.



2009 Annual Report

Available to TFCU Members

The 2009 Annual Report was distributed at the Annual Membership Meeting. If you'd like a copy, please call us at (202) 366-9400 or (800) DOTTIE2 or e-mail us at **info@transfcu.org**.



Cherry Blossom Results

Thanks to everyone who participated in this year's Cherry Blossom Ten Mile Run! Ten TFCU members ran in the 10,000 runner event and our own Scott Sabitus participated in the Ten Mile Run. Over \$923,000 was raised for the Children's Miracle Network this year. Thanks to all that participated in this event.

Celebration Week – June 14-18

New Look at DOT Branch

Join Transportation FCU the week of Monday, June 14 through Friday, June 18 from 11:00 a.m. to 2:00 p.m. each day at the newly redesigned DOT branch. Come meet with the staff, management and Board of Directors as we thank you for your membership. There will be prizes, giveaways and light refreshments. We look forward to serving you for many years to come.

trends

Published Bi-Monthly by TFCU

BOARD OF DIRECTORS

Joseph Q. Imler
Chairman
G. Joseph King
Vice Chairman
Charles Andrasco
Secretary
Dabney (Jeep) Townes
Treasurer

Timothy Anderson
James L. (Larry) Conrad
Robert B. Helland
Deborah Johnson
Ted Kilby
Emil J. Michaux
Linda Reaves

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**
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 3,800 national shared branches across the U.S. and Canada. **transfcu.com**

CO-OP NETWORK ATMS

Over 28,000 surcharge-free ATMs in 50 states, including most 7-Eleven® convenience stores. **transfcu.com**

SUM™ PROGRAM ATMS

Over 2,900 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.

CLOSING

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

Monday, July 5, Independence Day

FINANCIAL CONDITION

as of April 30, 2010

Assets	\$168,589,375
Shares	\$148,520,660
Loans	\$84,314,337
Members	17,929

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 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.

