



the Report Card

D.C. Teachers' Federal Credit Union • Vol. 40, No. 1 • January 2017

We're Upgrading!

The District of Columbia Teachers' Federal Credit Union is proud to announce the unveiling of our new website along with an upgraded internet and voice banking service on Wednesday, February 8, 2017.



The new and improved features of Internet Banking required that we change the format for the PIN number/password. With identity theft and hackers lurking, now when you log in to your DCTFCU online account, you will have to change your PIN number to an Alpha/Numeric PIN number that must be a minimum of eight (8) numbers and letters with one of the letters being Uppercase. (Example: 12Dctfcu). You may use any combination as long as it has numbers and letters. No special characters! (Example: *&^%\$, etc.)

You will change your password/PIN number by following the tutorial displayed on the online banking site when you start your Internet Banking experience with DCTFCU! Yes, the new system allows you to reset your password without assistance from the credit union!

NOTE: All CURRENT internet banking users MUST RE-REGISTER in order to use the new system!!

Look for our mobile banking app during the 2nd quarter 2017. You will be able to use your iPhone and Android devices wherever you are. Stay in the know with DCTFCU and make us your #1 Financial Institution!

Start the New Year Off Right

with Low-Cost Credit Union Financing!

Are the holiday bills rolling in fast and furious? A bill consolidation loan from DCTFCU can help.

Time for a new vehicle or a lower-rate loan on your current vehicle? Finance a new purchase or refinance a higher-rate loan from another financial institution with us.

Is a home renovation project on the horizon? DCTFCU offers both Home Equity Loans and Lines of Credit for larger purchases.

We have loans for all kinds of reasons at low rates and with **no nasty rate hikes or surprise fees**. And, as with all DCTFCU loans, you pay interest only on the declining balance and there is never a prepayment penalty.

- **New and Used Vehicle Loans**
- **Home Equity Loans and Lines of Credit**
- **Visa Credit Cards**
- **Personal Loans**
- **Share or Certificate Secured Loans**

Let us help you find the right loan and the right monthly payment for you! Call, stop by or visit our website for more information and to apply.



Home Equity Loans and HELOCs



Personal Loans



New and Used Vehicle Loans



NMLS #646295

Visit us online: www.dctfcu.org • Or call us toll-free: 1-877-4DCTFCU

Wrap Up Your 2016 Taxes

Uncle Sam wants to hear from you. Here are a few reminders you may need:

1. Save your December 2016 statement. It contains year-end dividends and interest figures you'll need to report.
2. We'll send you a 1099-INT form if you earned more than \$10 in dividends for 2016.
3. There's still time to make a contribution to your IRA for a 2016 tax credit. You have until April 18, 2017. Check with your tax professional for more information.
4. Finally, if you will be paying taxes this year instead of receiving a refund, we can help.



We Have Tax Loans!

And if the recent holidays hit the pocketbook a little too hard, you can make it easier on yourself in 2016...

OPEN A CHRISTMAS CLUB SAVINGS ACCOUNT TODAY!



Mark Your Calendars! DCTFCU Annual Meeting

You Can Make A Difference!

Credit unions are different from other financial institutions in that our Board is composed of volunteers from within the membership. The Nominating Committee has submitted their slate of nominees for the 2017 election. The nominees are:

William Bailey, Sr.
Edward B. Harrison, Jr.

Lester W. Jones
Geraldine B. Keyes

Tamika L. Taylor
Mary C. Wright

Interested members who submit a petition signed by at least 55 members, along with a statement of willingness to serve if elected, qualifications and biographical data, will also be considered. Petitions must be submitted on forms that can be obtained from either DCTFCU branch and must be received at the credit union by close of business at 5:30 p.m. on Friday, February 17, 2017. The credit union also has a number of committees if you are interested in volunteering for service. This is a good time of year to get involved.

Thursday, March 30, 2017,
3:15 p.m.
University of the
District of Columbia/
Community College
Bertie Backus Campus -
1st Floor
5171 South Dakota Avenue, NE
(Room 129)
Washington, DC 20017

Scholarships Announced

College is expensive. If you are a member who has a high school senior who is graduating this year,* we may be able to defray some of the costs. This year, we are awarding two \$1,000 scholarships. To be considered, applicants must:

- Be well-rounded with at least a "B" average
- Submit a completed scholarship application
- A copy of their SAT scores
- Recommendations from their principal or guidance counselor
- A recent photo (Winners will appear in our newsletter, which will announce the award presentation.)

Applications are now available at our main office (5656 3rd Street, NE); the deadline is March 31, 2017. No exceptions will be made. Send entries to:

D.C. Teachers' Federal Credit Union
Scholarship Committee
c/o Ms. Cynthia Payne
5656 3rd Street, NE
Washington, DC 20011

*"High school senior" includes sons, daughters, grandsons and granddaughters of members with accounts in good standing.



Martin Luther King, Jr. Day
Monday, January 16

Holidays

Inauguration Day
Friday, January 20

President's Day
Monday, February 20

Main Office*
5656 3rd Street, NE
Washington, DC 20011
Mon.-Thurs. 9:30 a.m.-4:30 p.m.
Fri. 9:30 a.m.-5:30 p.m.

24-Hour ATM
Additional ATM Locations
1200 First Street, NE, Lobby
UDC Campus Bldg. 38 Cafeteria

Prince Hall Branch Office*
1000 U Street, NW, 4th Floor
Washington, DC 20001
Mon. and Thurs. 10:00 a.m.-4:30 p.m.
Fri. 10:00 a.m.-5:30 p.m.

(Office closes 11:00-noon for lunch Mon., Thurs. and Fri. Office closed Tues. and Wed.)
ATM Mon.-Sat. 7:30 a.m.-11:00 p.m.

*Handicapped accessible



District of Columbia Teachers'
Federal Credit Union

www.dctfcu.org
202-547-4800 • 877-4DCTFCU



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