

October 2018

Common Cents



Bank with GSA FCU to take advantage of our lower loan rates and higher share rates.

In This Issue

- 2 Holiday Loans
- 2 Skip-A-Payment is here!
- 3 President's Viewpoint
- 3 Christmas Funds Available
- 3 Get Our Visa Platinum Card
- 4 Ratewatch

HOLIDAY CLOSINGS

- Monday, October 8 — Columbus Day
- Monday, November 12 — Veterans Day (observed)
- Thursday, November 22 — Thanksgiving Day
- Friday, November 23 — Day after Thanksgiving
- Tuesday, December 25 — Christmas Day
- Tuesday, January 1, 2019 — New Year's Day

Enjoy A NEW RIDE AND A GREAT RATE



Buying a car, truck or motorcycle doesn't need to break the bank. With auto loan rates as low as **2.19% APR**, GSA Federal Credit Union will help you afford your next car. In addition to great rates, we offer:

- Loans for new and used vehicles
- 100% financing
- Terms up to 72 months
- Guaranteed Asset Protection (GAP) insurance available
- Mechanical Repair Coverage (MRC) available

Visit www.gsafcu.gsa.gov to apply online today.

*APR = Annual Percentage Rate. Rates are subject to change without notice. Actual rates may vary based on credit score of individual applicants. Add 1.50% for used automobiles over two model years old without an extended warranty. These rates apply to loans repaid with direct deposit. If a loan is repaid without direct deposit, the next higher rate will apply.

Auto Loans
as low as
2.19% APR*



THERE'S NO PLACE LIKE GSA FEDERAL CREDIT UNION FOR THE HOLIDAYS

When paying for your holiday expenses, there's no better place to go than GSA Federal Credit Union. Our holiday loan can help you cover everything from presents to parties. You'll be able to borrow up to \$3,000 with rates as low as 5.99% APR* and repayment terms up to 36 months.

*APR = Annual Percentage Rate. Rates are subject to change without notice. Actual rates may vary based on credit score of individual applicants. These rates apply to loans repaid with direct deposit. If a loan is repaid without direct deposit, the next higher rate will apply.

SKIP-A-PAYMENT GIVES YOU EXTRA MONEY FOR THE HOLIDAYS

Skip into the holidays with a little extra money in your pocket. With our Skip-a-Payment program, you can defer one month's loan payment.* While you will still accrue interest on your loan, you'll be able to take the money you would have used to make your payment and use it instead to help with your holiday expenses.

If you normally make your loan payments through payroll deduction or direct deposit, we'll credit your account for the appropriate amount. There will also be a \$35 per loan processing fee deducted from your Share Savings Account.

If you would like to skip a payment for the months of November, December or January, please complete the request form below.

*Home Equity Loans, First Mortgage Loans, and delinquent loans are excluded from this offer.



GSA FCU SKIP-A-PAYMENT COUPON



Yes! I would like to skip my loan payment for the following month: November December January

I would like to skip the following loan(s):

Loan Type	Loan Payment Amount	Loan Type	Loan Payment Amount
<input type="checkbox"/> _____	\$ _____	<input type="checkbox"/> _____	\$ _____
<input type="checkbox"/> _____	\$ _____	<input type="checkbox"/> Credit Card	

Member Name _____ Member Number _____

Street Address _____

City, State, Zip _____

Home Phone _____ Work Phone _____

Email Address _____

Signature _____ Joint Signature (if applicable) _____

Your account must be current in order to qualify. The loan or credit card must not have been issued within six months. Your signature authorizes GSA FCU to extend your final loan payment by one month. The funds for the processing fee must be in your share savings account prior to processing. A maximum of two payments may be skipped during the elected month.

**Please fax this to 202-208-4023, mail it to GSA FCU, P.O. Box 27559, Washington, DC 20038-7559
or email to GSAFCU@gsa.gov.**

PRESIDENT'S *Viewpoint*

Are You Using Your Visa® Platinum Card to Its Fullest?

If you took advantage of a GSA FCU Visa Platinum Balance Transfer Special and your card has been sitting in your wallet since, you're missing out on all your card has to offer.

Our Visa Platinum card is a great way to make everyday purchases at variable rates as low as 8.49% APR that will never go above 10.90% APR.* But it's important to note that the balance you transferred during the Balance Transfer Special is locked in at the special rate you received at that time — 5.99% fixed APR.* The purchases you make today will not affect the interest rate on your balance transfer. That balance will remain at the special rate until it is paid in full.

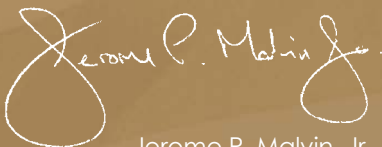
So dust off your card and start using it for your day to day transactions. In addition to the every day low rate, you'll enjoy:

- credit limits between \$5,000 and \$20,000,
- worldwide acceptance to more than eight million Visa ATMs, and
- optional credit life and disability insurance.

Be on the lookout at the beginning of next year when we'll be bringing back our Balance Transfer Special. This will be a great opportunity to move balances from higher interest rate cards to ours, which has a lower rate. You'll save money on the interest, which may enable you to pay off your balances more quickly. It will also help you consolidate debt. By moving multiple credit card balances to our GSA FCU Visa Platinum, you'll make it easier to track and pay your bills. Paying one credit card balance is easier than paying several.

Whether you have participated in the Balance Transfer Special in the past, or are planning to participate in the next special, remember that using your Visa Platinum card every day is always a smart choice!

Sincerely,



Jerome P. Malvin, Jr.
President/CEO

*APR = Annual Percentage Rate.

CHRISTMAS FUNDS ARE HERE

If you participated in the Christmas Club savings program, we transferred funds to your share savings account on October 1. Please contact Member Services at 202-876-2121 with questions.



THE ONLY CARD YOU NEED IN YOUR WALLET

With a GSA Federal Credit Union Visa Platinum card, you only need one card in your wallet to guarantee you'll have the spending power you need. Use your Visa Platinum card for day-to-day transactions. Or, pay off a balance on a credit card with a higher rate from another financial institution. You'll save money with a lower interest rate, and it won't cost you anything since there are no balance transfer fees.

Our Platinum card has credit limits between \$5,000 to \$20,000, and a variable rate of 8.49% APR that will never exceed 10.90% APR.*

YOU'LL ALSO ENJOY:

- **Worldwide acceptance at more than 8 million merchant locations**
- **Access to more than one million ATMs**
- **Optional credit life and disability insurance**

For more information on our Platinum Visa card, call 202-876-2121. To apply online, visit www.gsafcu.gsa.gov.

*APR = Annual Percentage Rate. Rates are subject to change without notice.



BOARD OF DIRECTORS

Nathan Smith, *Chairperson*
 Frederick Bridgers, *Vice Chairperson*
 Tyler Odenath, *Treasurer*
 William Conley, *Director*
 Paul Cuddihy, *Director*
 Edward Giefer, *Director*
 Derek Gourdine, *Director*
 Allison Peterman, *Director*
 James Zaiser, *Director*

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 Tiara Cobbins, *Member*
 Scott McAllister, *Member*
 Sven Carlson, *Member*

STAFF

Jerome P. Malvin, Jr., *President/CEO*
 Marissa White, *Vice President/COO*
 Diana Whiteside, *Accounting Supervisor*
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 Francisca Ogwo, *Loan Officer*
 Kendra Price, *Member Services*
 Michelle Scott, *Member Services*
 Abbie Sweat, *Accounting Assistant*
 Angela Key, *Collections Officer*

Website

www.gsafcu.gsa.gov

Call Center

Monday - Friday
 202-876-2121

Administrative Office/ Northwest Branch

1800 F Street, NW, Room 1211
 Washington, DC 20405
 Tuesday, Thursday and Friday
 9:00 a.m. – 2:00 p.m.

Southwest Branch

301 7th Street, SW, Room 5021
 Washington, DC 20407
 Monday and Wednesday
 9:00 a.m. – 2:00 p.m.

Mailing Address

P.O. Box 27559
 Washington, DC 20038-7559

24-Hour Teleserv

202-484-8090



P.O. Box 27559
 Washington, DC 20038-7559



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 U.S. POSTAGE
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 VISIONS INK

RATEWATCH

Rates effective as of publication date and subject to change without notice. Call for current rates. Loan rates published here are lowest possible rates. Actual rates may vary based on credit score of individual applicants.

SHARE RATES

Share Type	Dividend	APY*
Share Savings		
Balances between		
\$5.01-\$1,000	0.15%	0.15%
\$1,001-\$2,000	0.35%	0.35%
\$2,001-\$10,000	0.35%	0.35%
\$10,001-\$20,000	0.35%	0.35%
Over \$20,000	0.35%	0.35%
Share Draft		
\$1,001-\$2,000	0.15%	0.15%
\$2,001-\$10,000	0.30%	0.30%
\$10,001-\$20,000	0.30%	0.30%
Over \$20,000	0.30%	0.30%
Internet Checking Account¹		
Balance between		
\$1,000-\$15,000	0.40%	0.40%
Over \$15,000	0.20%	0.20%
Christmas/Vacation Club Accounts		
	0.40%	0.40%
IRA Share Account		
	0.40%	0.40%
Share Certificates²		
6 Month	1.04%	1.05%
12 Month	1.63%	1.65%
18 Month Special	2.48%	2.51%
24 Month	1.78%	1.80%
36 Month	1.98%	2.00%
48 Month	2.47%	2.50%
60 Month	2.66%	2.70%

LOAN RATES

Loan Type	APR*
	As Low As
Unsecured (Signature)	5.99%
Visa Platinum (variable rate)	8.49%
Visa Classic	11.88%
Overdraft Protection	15.00%
Certificate Secured Loan	Certificate Rate + 3.00%
Share Secured Loan	Share Rate + 3.00%
Vehicle – New or Used³	
24 Months	2.19% ⁴
36 Months	2.19% ⁴
48 Months	2.19% ⁴
Vehicle – New	
60 Months	2.19% ⁴
72 Months	2.34% ⁴



Federally
 Insured by
 NCUA

*APY = Annual Percentage Yield. APR = Annual Percentage Rate.

¹Internet Checking Account requires a minimum balance of \$1,000 and a monthly direct deposit of at least \$500.

²Share Certificate rates reflect rates earned with a minimum monthly direct deposit of \$200. Accounts that do not have the minimum direct deposit will receive .25% reduction to the disclosed rate.

³Actual rates may vary based on credit score of individual applicants. Add 1.50% for used automobiles over 2 model years old without an extended warranty.

⁴These rates apply to loans repaid with Direct Deposit. If a loan is repaid without direct deposit, the next higher rate will apply.