



## 2018 Annual Meeting and Election Schedule

The credit union's Annual Membership Meeting and Election are scheduled for April 18, 2018, in the Ronald Reagan Building. If you're a member, you're invited!

This year there will be three vacancies on the Board, each for a three-year term. The Nominating Committee has presented its slate of nominees, including:

Gregory E. Boutin\*  
Thomas C. Harris\*  
Gwendolyn W. House\*

Nominations may also be made by petition. Petitions must be postmarked no later than midnight March 2, 2018. The final list of nominees will be posted in our branches by Friday, March 16, 2018. The election will be conducted by ballot ONLY. No nominations will be accepted from the floor. Mail your petition to:

c/o EPFCU Nominating Committee  
PO Box 23393  
Washington, DC 20026

For more information about the Annual Membership Meeting and Election, visit [epfcu.org](http://epfcu.org).

\*Incumbent

## Member Satisfaction Survey



At EPFCU we like to know how we are performing and how we can serve you better in the future. Last year we sent out a Member Satisfaction Survey that received a great response rate.

We received 456 surveys back and received an overall rating in each category of positive.

As a thank you to our members who provided feedback, we entered their names in a drawing for a \$100 Visa® Gift Card.

Congratulations to this year's winner: **Samantha Hooks**



## Welcome to 2018

The beginning of a new year is a great time to look forward to the months ahead as well as reflect on the prior year's accomplishments. At EPFCU, I'm proud to say that we were able to do a lot in 2017, and the products and services we've added have already positively affected our members' financial lives.

Here are just a few things we did in 2017 that benefit our members.

- **Special Bump Up Rates:** In the spring we began a special offer on our Bump Up Share Certificates that offered higher rates and new terms.
- **New Mobile-Friendly Website:**\* The new mobile website went live in the fall. Just type [epfcu.org](http://epfcu.org) into your portable device for faster access to member resources, quick applications, easy-to-find information about all of our products and services, as well as interactive forms that simplify wire transfers, e-Transfers, and stop payments.
- **uChoose Accounts:** Our new uChoose account allows you to start saving on your terms. You can have money automatically deposited every week or month with payroll distribution. The new uChoose account is a great way to save for a big event, a winter vacation, or your holiday shopping. All it takes is a \$5 deposit to open your own uChoose savings account.
- **Added a New ATM:** There's a new ATM on The Catholic University of America campus. You'll find it in the Barnes & Noble bookstore at 625 Monroe St., NE. It is surcharge-free for EP members when they use their EP Debit card.
- **Hosting Savings and Investment Seminars:** It has been very rewarding hearing from members who attended our seminar titled "On the Road to Riches: The Basics of Saving and Investing." If you missed this seminar, good news! We'll be hosting more in the coming months.

As a reminder, we're always here to help with products and services designed to save you time and money. Just stop by any branch location, give us a call, or visit us at [epfcu.org](http://epfcu.org).

*Kirsten Williams*  
Kirsten Williams | **President**

\*Data and messaging rates apply.



## Capitol Heights Shared Branch Closing Nearby Shared Branch Locations Remain Open

We're proud to be there for our members, wherever life takes them. That's why we're a part of the Shared Branch Network of credit unions. Just find a nearby credit union branch that's part of the network and you can take care of your EPFCU transactions just like you would at one of our locations. However, due to a major development project, the Capitol Heights Credit Union Family Service Center (CUFSC) shared branch will be closing at the end of January 2018.

### Other Nearby Locations

You'll find a map featuring other Shared Branch locations close to Capitol Heights at [epfcu.org](http://epfcu.org).



Find a location at [epfcu.org](http://epfcu.org)

# Get Free Checking with Rewards

There are a lot of free checking offers out there, but most of them give you the pleasure of paying extra fees for this and that. Not us. At EPFCU, our checking is totally free. Plus, our checking account gives you the chance to add Relationship Rewards to your membership.



## What You Get with Our Free Checking

- ✔ **Visa® Debit Card:** This card is accepted at retailers and ATMs around the world. The funds are automatically deducted from your checking account.
- ✔ **Online Protection:** Verified by Visa® helps protect your online purchases and your personal information.
- ✔ **Overdraft Protection:**\* If your account comes up short one month, no worries. We have three options to cover you: 1) Transfer from savings; 2) Personal line of credit to be used as overdraft protection; or 3) You can opt in for our Overdraft Privilege service.

### Free Checking That's Truly FREE

- No minimum balance
- No monthly service charges
- No per-check fees

## Get Exclusive Relationship Rewards

When you have our free checking account and a debit card, you're just a few steps away from receiving exclusive quarterly offers and some great free services including:

- FREE Bill Pay and e-Statements
- FREE unlimited foreign ATM withdrawals
- FREE shared branch transactions
- FREE Money Orders and Wire Transfers

### How to get



- **ADD** direct deposit and online banking to your membership
- **MAINTAIN** a combination of savings and loan balances equal to \$2,500

## Get Free Checking and Relationship Rewards Today

We're always happy to help you get even more from your membership. Simply call 202-874-3210, come by any branch location, or visit epfcu.org.

Already have it?

\*Visit epfcu.org or call today for more information on our overdraft protection options.

## Improve Your Financial Well-being in 2018

Looking for a New Year's resolution that doesn't involve giving up sweets or visiting the gym every day? Try improving your financial well-being instead. EPFCU has partnered with industry leading BALANCE to provide you with free access to expertly-crafted financial education, articles, webinars and other resources to help you meet your goals. Topics include car buying, home buying, money management, retirement, insurance, credit reports, and more.



**Start your New Year's resolution,** and find upcoming seminars, at epfcu.org.

## New Year Tax Tips

April is just a handful of months away, which means now is the right time to start thinking about your tax return. Here are some things you can do now to help make it less stressful.

**Contribute to Your IRA:** You have until April 17, 2018, to make your donation for the 2017 tax year. Talk with your tax advisor about your options and what's right for you.

**Save All of Your December Financial Statements:** You can use them to report your year-to-date interest and dividends. You will also receive a 1099 Interest form if you earned \$10 or more in dividends or a 1098 Mortgage Interest form if you paid more than \$600 in loan interest on your home loan.

**Plan Ahead for Tax Payments:** If you think you'll owe money on your tax return, stop by the credit union. You could qualify for a personal loan.



## Did You Know: We Have Apple Pay®, Google Wallet™ and Samsung Pay®

Mobile payments make it even easier to pay for everything you need. They're convenient and simple. If you have a newer smartphone or smartwatch, you can use mobile payments with your EPFCU Visa® Debit Card or Credit Card. Stop by any location and we'll show you how to add our cards to your mobile device.

Apple, the Apple logo, and Apple Pay are trademarks of Apple Inc., registered in the U.S. and other countries. Google Wallet is a trademark of Google Inc. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.



## RELATIONSHIP Rewards

If you are a Relationship Rewards member, for the months of January, February and March you will receive a \$50 gift card with any auto loan of \$15,000 or more.

## Staff Training Days

Due to staff training, our offices will open at 10 a.m. on **January 11, February 8** and **March 8.**

## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 15  
**Presidents Day**  
Monday, February 19



A better environment for your money.®

[www.epfcu.org](http://www.epfcu.org)

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