



P.O. Box 25947
Alexandria, VA 22313-9809

TRANSPORTATION FCU
wants to put you in the
driver's seat with the car
of your dreams. Apply
today at transfcu.org.



"Education is the most powerful weapon which you can use to change the world."

- Nelson Mandela

Might Be Time to Drop In for a Home Loan

Mobile Access has been Upgraded as of July 31, 2017

Buy/Sell Your Next Home With HomeAdvantage

Give Us Some Credit You Ask. We Listen.



Might be time to drop in for a home loan.

Home Loan Options That Work!

The summer is a popular time to work on those long-awaited home improvement projects. When it's time to tap into your equity or refinance, be sure you turn to Transportation FCU.

Doing home improvements can help you feel like you are living in a fresh, new space and increase your home's value. Trust Transportation FCU to get you in the home loan that is right for you.

- **Second Trust loan**
- **Home Equity Line of Credit**

Contact us today at 202-366-9400 or 800-368-8432 to find the home loan that works for you. For our current rates, visit transfcu.org.



Equal Opportunity Lender

It's Here!

The new Mobile Account Access!

Mobile Access has been Upgraded as of July 31, 2017



To get started you will need to update your Transportation FCU Mobile Access app from the App StoreSM or Google PlayTM.



Account Access has also been upgraded. Visit transfcu.org for details.

PREPARE

Buy/Sell Your Next Home With HomeAdvantage

Buying a new home or selling your existing one could be one of the largest, most stressful financial transactions you may ever make. HomeAdvantage® makes it easy – by offering the tools and resources you need to do it all, from start to finish!



HomeAdvantage makes buying a home easy with access to the most recent property listings, email alerts, a network of agents and a great way to save money at closing – with HomeAdvantage Cash Rewards. Here are a few of the articles you can access to make your journey even easier.

- **Real Estate Agents 101**
- **3 Important Steps to Take Before Buying a Home**
- **The Keys to a Perfect House Hunt**
- **Determining How Much You Can Afford**
- **The Basic Steps in Obtaining a Mortgage**

All this is available to you, at no cost! To get started, select the HomeAdvantage link on our home page at transfcu.org.

GO

Give Us some Credit!

You ask. We listen.

You're finding yourself at a crossroads. You know that investing in your future by going to college will pay you back throughout your lifetime. Thankfully, we can help you navigate the road ahead.

Our private student lending solution helps you fill education funding gaps after lower-cost sources have been exhausted. Coupled with helpful resources and a credit union philosophy that puts your financial well-being front and center, our solution can help you make good decisions and save on long-term debt, making the road ahead a little easier.

For more details, visit transfcu.org or call 866-470-1650.

Subject to credit qualification and annual credit review. Students must also meet a school's Satisfactory Academic Progress (SAP) requirements.

CONNECT

TFCU Has a Personal Loan to Help With Your Back-to-School Shopping

Did you know that back-to-school time is the second largest shopping season of the year? If all that spending makes your head pound, take heart. We'll help you navigate it with your budget and sanity intact. Read on for back-to-school saving tips.

Have a Plan

Go online and find your school's supply list. This can be found on your school's website or you can go directly to the school and pick one up from the school office.

Make a Budget

Determine how much you are willing to spend on supplies before you go shopping.

Schedule a Time and Place to Shop

Many states have a sales-tax holiday sometime during the summer. Look up the timing of your state's tax holiday and do your shopping at that time.

Time It Right

Purchase what your child needs for now, and save the rest for later. You'll find deep discounts on fall clothing just a few weeks into the school year.

Set Limits for Each Child

Every year there's a must-have school supply or clothing trend that costs a bundle. Set limits. Allow your child to choose one or two pricier items – but that's it!



ARRIVE

How to Pay Off Debt With the Stack Method

1. **ADD** up all your minimum debt payments.
2. **DECIDE** how much on top of that amount you can afford to pay each month. This amount is your stash.
3. **IDENTIFY** the loan with the smallest balance.
4. **MAKE** minimum payments on everything except that loan.
5. **PUT** everything left in your stash toward the loan you identified.
6. **WHEN** that loan is paid off, add its minimum payment toward your stash.
7. **REPEAT** the process with the next loan you want to pay off.
8. **YOUR** monthly stash will continue to grow as you pay off more loans!



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Be sure to verify/update your contact info at transfcu.org!

Closing Date:
Labor Day **Monday, September 4, 2017**

**This credit union is federally insured by the National Credit Union Administration.
Equal Opportunity Lender**