

## www.CongressionalFCU.org

The Capitol | Ford HOB | Longworth HOB | Ford HOB | Oakton, VA From Capitol Hill, 6-3100 | (800) 491-2328 | (703) 934-8300



# RATES AS LOW AS 8.00% APR\*!

### **CONSOLIDATE AND SAVE WITH:**

- Rates as low as 8.00% APR\*
- Flexible terms
- Quick application process

\* APR= Annual Percentage Rate. Rates current as of January 1, 2010. Rates are based on an evaluation of credit history, so your rate may differ. Not all applicants will qualify for the lowest rate. Terms, rates, and conditions are subject to change without notice. \$1,000 minimum to refinance current Congressional Federal loans. Sample payments based on 8.00% APR and do not reflect optional payment protection coverage. For more information and conditions, please contact us.

## ASK HOW WE CAN LOWER YOUR DEBT OR MONTHLY PAYMENT.

Use this worksheet to figure how much you'll need.

LOAN TO PAY OFF	CURRENT BALANCE
CREDIT CARD	
CREDIT CARD	
INSTALLMENT LOAN	
INSTALLMENT LOAN	
EDUCATION LOAN	
OTHER LOAN	
OTHER LOAN	
TOTAL:	

# FREE GIFT!

Bring this coupon into one of our branches when you apply for a Bill Consolidation loan and receive a **FREE** gift! Hurry, offer ends February 28th!

To receive more information about our products or services, email us at Email@CongressionalFCU.org or call (800) 491-2328, (703) 934-8300 or from Capitol Hill, 6-3100.



# YOU CAN JOIN CONGRESSIONAL FEDERAL. OPEN AN ACCOUNT TODAY!

#### YOUR OFFICE COULD BE NEXT...

This month we would like to wish a happy birthday to the offices in the state of Massachusetts, Oregon, and Arizona. Be on the lookout for a special treat from the Congressional Federal Staff!



#### EARN REWARDS WHILE YOU SHOP

Make the switch to Congressional Federal's Visa® Platinum with Rewards\* today and take advantage of 4.90% APR for the first 6 months on new purchases! With no fees for balance transfers you could consolidate your high-interest debt and start saving today. Plus, take advantage of bonus points for every purchase you make. You'll earn rewards for airline tickets, hotels, electronics, and much more!



To get started visit our website at www.CongressionalFCU.org/CreditCards.

\*Rates are stated as annual percentage rates. Terms and rates are subject to change without notice. Approval is subject to income requirements and credit review. Promotions are subject to end or end early without notice. After the first 6 months you will earn an everyday rate of 8.50% APR. Annual fee for Visa Platinum® with Rewards is \$48.



#### **DID YOU KNOW?**

While costs vary from school to school, the costs of sending a child or grandchild to college are high and getting higher. Contact us to learn what those costs may be for your family and how to start planning for the future.

## www.CongressionalFCU.org

The Capitol | Ford HOB | Longworth HOB | Ford HOB | Oakton, VA From Capitol Hill, 6-3100 | (800) 491-2328 | (703) 934-8300

#### **JOIN THE CAPITOL HILL COMPETITION - APRIL 11, 2010**

It's that time of year again! The 38th Annual Credit Union Cherry Blossom 10-Mile and the Capitol Hill Competition, a race within a race, will be held on Sunday, April 11th. Members and staff of the US Senate and the House of Representatives are eligible to form or join a team to vie for the Capitol Hill title.

Registration for the Capitol Hill Competition will be held now - February 28th. For more information about the race visit, www.CapitolHillCompetition.com.

Join us as we support the Children's Miracle Network and Children's Hospitals, the primary beneficiary of this race.

#### \$8,000 COULD BE YOURS!\*

Now is the time to take advantage of the tax credits up to \$8,000 and your credit union membership to purchase the home of your dreams! Let us help make the homebuying experience easier by attending our Mortgage School. Learn about the homebuying process, evaluate your credit, find a realtor and more!

#### Mortgage School

Saturday, March 27th (9:00 AM - Noon) at Greenbelt Marriott, 6400 lvy Lane, Greenbelt, MD

Visit us online at www.CongressionalFCU.org/Mortgage or stop by one of our branches to fill out a registration form.

\*Mortgage approval subject to income requirements and credit review. Tax credit available to qualified first-time homebuyers. Receiving a mortgage from Congressional Federal Credit Union does not constitute eligibility for government tax credit. Please visit www.irs.gov or contact your tax advisor for details. Must register with CU Realty® program and use a CU Realty® agent to qualify for rebate. Certain restrictions apply. Contact us for details.



