



Our New Look... see page 3.

SPRING 2002

FREE Internet Home Banking Is Here!



Upgrade The Way You Bank ...
 And Possibly Your Computer, Too!

Sign Up For *Personal Branch* Internet Home Banking
 To Win A New Home Computer

At DVAFCU, we want to help you make the most out of every minute of your day. That's why there's DVAFCU *Personal Branch* Internet Home Banking. With *Personal Branch*, you'll get connected to convenience when it comes to managing your finances.

Personal Branch Internet Home Banking Is . . .

- SIMPLE** – A few clicks of the mouse and you can manage all of your finances.
- FAST & FLEXIBLE** – You get fast, 24/7 access to account information.
- SECURE** – Built with the latest technology, your account information is always safe.
- FREE** – You can't beat the price!

WIN a

2002 Dell Computer –
 Great For Work, School, or Play!

- 1.60 GHZ
- Pentium 4 Processor
- 40 GB Hard Drive
- Monitor

With *Personal Branch* Internet Home Banking You Can:

- View real-time account balance information and history
- Transfer funds between accounts
- Verify if a check has cleared
- Make Credit Union loan payments
- Pay virtually any bill with just a few keystrokes, using our FREE Bill Payer option
- Export account information to Quicken® or Microsoft® Money
- Apply for loans
- Report a change of address
- Apply to open new accounts
- WIN A NEW HOME COMPUTER!



Mouse Pad For
 Everyone Who Signs Up
 (while quantities last)

For more information, stop by your local branch,
 call 202-737-6969 or 800-822-0875 or
 visit us online at www.DVAFCU.org or
www.CommunityTrustFCU.org

Note: DVAFCU will give away one free computer for every 250 sign-ups at each branch. You must complete 3 transactions and/or inquiries using DVAFCU's *Personal Branch* Internet Home Banking service to qualify. Offer ends 7/22/02.

DETACH HERE



DVAFCU Internet Home Banking – *Isn't it time you upgraded the way you bank?*

ACT NOW! Only those signing up by 7/22/02 are eligible for the drawing for a FREE home computer.

YES! Sign me up and enter my name in your drawing for a FREE Home Computer.

I am already a user of DVAFCU's *Personal Branch* Internet Home Banking Service. Please enter my name in your drawing for a FREE Home Computer.

Instructions:

1. Complete and sign.
2. Detach and bring to any DVAFCU office or mail to: DVAFCU, P.O.Box 50617 Washington, DC 20091-0617

Your Internet Home Banking service will be activated within 48 hours of the time we receive your sign-up request.

Name _____

E-Mail Address (required) _____ Social Security Number _____

5-Digit Member Account Number _____

Street Address _____

City _____ State _____ Zip _____

Work Telephone Number _____ Home Telephone Number _____

X _____

Signature _____

Low Dealer Rates May Not Be The Best Deal

If you have turned on the television or radio lately you've probably been bombarded with auto dealer ads for 0% financing or 2.9% financing. With rates so low, what could possibly be the catch? Plenty, if you take a closer look.

1. These low rates are often only available to those with the best credit records. One small credit blemish, and the rate is higher.
2. Many of the companies are offering these low rates for short terms, up to 36 months. That increases the amount of your monthly payments, making them unaffordable.
3. The rates are sometimes only offered on certain slow selling models, leaving out the most popular cars and trucks.

Additionally, consider the big picture. Will you be charged an application fee? Is there a prepayment penalty? Would you be required to pay off more of the interest earlier in the loan (front-loaded interest)? You may carry a larger principal balance longer, meaning at some point the value of the car could be less than the balance of the loan.

How To Find The Best Deal

Your best deal could come from skipping the low dealer rate, taking the dealer rebate, and financing your vehicle with DVAFCU. See how you can save:

- By starting off with a lower loan amount after taking the rebate, you save money in finance costs;
- You receive lower monthly payments with the Credit Union because we offer our low auto loan rates for terms up to 84 months;
- You may save money on the total cost of the loan because we never charge an application fee or a prepayment penalty, and we charge simple interest, meaning you pay down your principal balance at a faster rate.



You have the power of choice with an auto loan from DVAFCU. Choose any make or model. Check our Website for dealer invoice prices. Choose your terms. **Check with DVAFCU before you sign any dealer financing agreement.** We will be happy to verify your purchase price and help you figure out how much the dealer financing will cost compared to an auto loan from us.

To talk with a loan officer, call 202-737-6969 or 800-822-6875.

DVAFCU Car Loans – Now, 10 Will Get You 25!



(10% down will get you a .25% rate reduction, that is!)

DVAFCU already offers some of the lowest rates on auto loans in the region. And, our rates get even better if you make a 10% down payment. New and used cars qualify for the same low rate.

DON'T WAIT! Apply today and have your loan preapproved before you go to the dealer. Use the convenient application on page 4, or apply in person at any DVAFCU office.

NEW or USED CARS

Term	100% Financing	10% Down
	APR*	APR*
24 mos.	6.00%	5.75%
36 mos.	6.00%	5.75%
48 mos.	6.25%	6.00%
60 mos.	6.25%	6.00%
72 mos.♦	6.50%	6.25%
84 mos.♦	6.50%	6.25%

*Annual Percentage Rate, including .25% rate reduction for checking with direct deposit and automatic loan payment.
♦New car loans above \$25,000 and used car loans above \$15,000.

Here's How To Feel GOOD About Your Used Or New Vehicle For A Long Time To Come

That car you bought looks great now, but things can go "bump" in the night. Or "klunk." Or "b-r-r-r-r-r-r."

DVAFCU's Auto Warranty Program

To protect your investment, we offer warranty protection for up to 36 months or 36,000 miles, based on your car's current mileage. The warranty covers your engine, transmission, drive axle, brakes, suspension, cooling system, air conditioner and much more.

- Complete coverage in the continental U.S. and Canada
 - Towing and rental car reimbursement
 - Optional ABS and high-tech packages available
 - Available on new or used cars with remaining factory warranties
 - Available on any car financed by DVAFCU

Compare our cost
with the dealer's cost.
We're cheaper.



For complete information on our used car warranty program, call us at 202-737-6969 or 800-822-6875.

A New Look, and Some Important News



DVAFCU Expands Its Field of Membership

We've changed more than just our graphics. We are also pleased to announce the inclusion of part of Northwest Washington, DC into our community-based field of membership. In addition, we have established a new branch of DVAFCU:

■ Community Trust Federal Credit Union.



Now we will be able to serve people who live, work, worship or go to school in the surrounding neighborhoods – especially those areas that have traditionally been underserved.

Q. Will there be any changes in service for current DVAFCU members?

A. No. The Department of Veterans Affairs Federal Credit Union will continue to serve members and their families, just as we have since 1932. But beyond that, we now have the opportunity to serve part of the Washington, DC community as well.

Q. What Credit Union office will the new members use?

A. We have recently upgraded our TechWorld branch and added a walkup ATM to serve both existing members and new members from the community.

Q. Why did DVAFCU take this step?

A. Our goal is to provide our members – current and new – with the financial products and services they need. Expanding our member base will give us the resources to continue to grow and offer new services, while remaining financially strong.

★ CTFCU Branch to be used by the walk-in traffic.

■ Red boxes indicate DVAFCU/CTFCU locations. ■ Areas in yellow are not part of the designated area.

Here's the area served by Community Trust Federal Credit Union. Anyone who lives, works, worships or goes to school within these boundaries is eligible to join.

Changes at the TechWorld Branch

If you haven't visited DVAFCU's TechWorld branch lately, stop by and take a look. We have a new, ground floor, full service branch. A new ATM providing 24-hour access has also been installed, and we're gearing up to serve new and existing members.

The current branch hours are: 8:00 a.m. to 3:00 p.m., Monday – Friday