

What You Don't Know About New Credit Card Regulation Could Cost You



By now, you've likely heard of the legislation Congress passed to regulate credit card practices. Unfortunately, in response to this regulation, many banks have sought to recoup some lost revenue. They've done so in the form of higher penalties, interest rate hikes, canceled cards, cards with lower credit limits and reduced rewards programs.

With all of the changes being implemented by credit card issuers, you could be paying too much on your cards at other financial institutions. What are the interest rates on your other cards? What are the fees? Review your accounts and cash in on the savings by transferring your current cards to AFL-CIO EFCU. You can depend on AFL-CIO EFCU to continue to offer safe and secure low-interest credit cards that exceed the new requirements.

Take advantage of our one-year balance transfer interest rate offer, and cash in on a great deal. With a card you can trust, you can really get ahead.

Your AFL-CIO VISA Gives You More:

AFL-CIO EFCU Offers Three VISA

Options With Low Rates** – Classic, Gold And Platinum, Each Offering:

- Low Interest Rates
- Generous Credit Limits
- No Balance Transfer Fees • 25-Day Grace Periods
- No Annual Fees • Plus Much More!

Additionally, An AFL-CIO EFCU VISA Platinum Card Offers:

- Credit Lines Up To \$25,000
- Automatic Auto Rental Insurance
- Worldwide 24-Hour Cash Access
- Emergency Cash And Replacement Cards
- Travel And Emergency Assistance

Apply Today

To open a low-interest AFL-CIO EFCU Credit Card or to transfer your balances, call 202-661-7711, or apply on our website at www.aflcioefcu.org! Hurry – This Offer Ends Soon!

VISA® CREDIT CARD

**5.99% APR* ON
ALL BALANCE
TRANSFERS†
FOR ONE YEAR!**

*APR=Annual Percentage Rate. Rates are subject to change without notice. Other rates and terms available. Contact the credit union for complete details. A PROMOTIONAL ANNUAL PERCENTAGE RATE of 5.99% will apply to all balance transfers to your account beginning on the posting date of the balance transfer and will expire at the end of twelve (12) billing cycles. Upon expiration your rate will return to the standard rate on your account as reflected in your account opening agreement.

**Standard rates for VISA Classic is 14.99% APR. Standard interest rate for Gold is 12.49% APR. Standard interest rate for Platinum is 8.99% APR.

†At the end of the introductory rate, the balance transfer rate of 5.99% APR will convert to the current rate for the respective card type (i.e. Classic, Gold, Platinum).

Did You Know?

We're making some enhancements! We want you to have the best experience ever so we're making the following changes:

- Upgrades To Our Telephone System, AMIE: 24-Hour Telephone Banking

- New - Expanded and Easy To Use Web Site
- A New Branch At AFL-CIO Headquarters (Limited Service)

Be on the look out for more information coming soon!

Affordable Mortgage Options



The housing industry continues to see some of the lowest interest rates in years and home affordability has increased. We have money to lend, so if you are in the market for a new home – or if you are thinking about refinancing your current mortgage at a lower rate – now is a great time.

Purchasing a home is a big decision, but with the experts at AFL-CIO EFCU on your side, we will ensure the decision is a sound one. With AFL-CIO EFCU's dedicated and enthusiastic mortgage team, you will be guided toward making the best choices. AFL-CIO EFCU offers a wide variety of mortgage programs, and our approval process is fast and easy.

Whether you are a first-time homebuyer or are looking to upsize, downsize or refinance, we have a loan solution for you. AFL-CIO EFCU can be trusted to help you make the right decision. We put your needs first, just as we always have and always will. Let AFL-CIO EFCU's dedicated and enthusiastic mortgage team walk you through the process and help you make the right financial decisions.

Let Us Help You Move In Faster

If you are ready to make the leap, we can make it easy. To get started, visit a branch, call us at 202-661-7711 or visit www.aflcioefcu.org.

Personal Loans: Here For Anything

Here to help you get through anything, our Personal Loans are a true asset. They can help with serious matters, like emergencies and debt consolidation or fun expenses such as vacations and interior decorations. Whatever your financial goal, our Personal Loans can help you reach it! You can use them for anything on your wish list!

Apply Today!

It's easy to get started. Simply stop by a branch, call 202-661-7711 or visit www.aflcioefcu.org to start saving more every month and really living out your dreams!

Personal Loans Rates As Low As 9.5% APR*

Life Savings Insurance Revision

After careful consideration of all the factors involved, we must revise our Life Savings Insurance program, the life insurance that we've made available at no direct cost to our members. New deposits will no longer be eligible for Life Savings Insurance starting on May 1, 2010.

IMPORTANT: This change does not affect your existing Life Savings Insurance coverage on eligible deposits made before May 1, 2010. These deposits will remain eligible until the original deposits are withdrawn or the policy is canceled. You will want to keep in mind that because the Life Savings Insurance group policy is offered at the discretion of the credit union, it should not be regarded as permanent insurance.

Any CUNA Mutual Life Savings Certificate of Insurance you may have is valid only for eligible deposits made prior to May 1, 2010. The maximum total balance eligible for Life Savings Insurance is \$1,000 per member.

If you have any questions regarding this change, please contact our credit union office.

Shared Branching Means More Options For You

Did you know you can access your AFL-CIO EFCU accounts at more 4,000 branches nationwide and 80,000 ATM locations across the country – all at no additional cost?

AFL-CIO EFCU members can access the Credit Union Family Service Centers Network, which is a Shared Branching service that allows members of other credit unions to use their branches to conduct basic teller transactions. What can you do at these Shared Branching locations? Almost everything you normally do with a teller at your own credit union, and there's no additional charge to you. You can make deposits, withdraw money, cash checks transfer

funds, make loan payments, get a copy of your statement and more.

Need an ATM but not near the credit union? No problem! AFL-CIO EFCU is proud to partner with the CO-OP ATM Network, the AllPoint ATM Network and the Alliance One ATM Network to provide surcharge-free access to over 80,000 ATM across the country. Access your accounts even while on the go.

To find a Shared Branching location or an ATM in the surcharge-free networks, visit our website at www.aflcioefcu.org. Once there, you can access a database of participating locations. For more information, contact AFL-CIO EFCU at 202-661-7711.

The Ultimate In Convenience

These services work for you 24 hours a day, 7 days a week. If you're already taking advantage of them, you know all about the benefits. If not, you owe it to yourself to get the details:

VISA® Debit Card – You've got the cash-back convenience of an ATM Card, combined with the purchasing power and worldwide access of VISA. Select "credit" and protect your PIN by signing for your transactions.

Free Bill Pay – Plan ahead and set up your schedule from the privacy of your home computer or even your mobile device. Relax knowing your bills are taken care of and are paid on time.

CU-ONLINE – With CU-ONLINE, your computer, and the Internet, you have access to a secure 24-hour virtual branch. CU-ONLINE gives you the power to perform many of your most needed transactions right at your fingertips.

AMIE: 24-Hour Telephone Banking – Talk about convenience. Transfer money, request balances and more directly from any touchtone phone. Access your accounts 24 hours a day, 7 days a week, whether you are at home, at work, in your car or across the country just by calling 202-638-7818!

www.aflcioefcu.org – Our website is your online connection to detailed information about your credit union's products, services, current rates and more.

Get Started Today!

Save more time and money. Stop by, call us at 202-661-7711 or visit www.aflcioefcu.org to enroll in these great convenience services.

New No Cost Benefit For Members Through American Income Life Insurance Company

We are pleased to announce that at NO COST to you AFL-CIO Employees FCU has obtained an Accidental Death and Dismemberment Benefit in the amount of \$2,500 for members. This benefit is being provided to each member 18 and over. In addition, you are eligible to participate in the Health Services Discount Plan. This plan provides you and your family with substantial discounts on the following services. Eye Care, Chiropractic Care, Prescription Drugs and Hearing Aids all at NO COST. An optional Dental Discount is also available with an activation fee. These benefits are being provided through the cooperation of AFL-CIO Employees FCU and American Income Life Insurance Company.

This benefit is in addition to your current benefits and does not replace any benefit currently in affect. You and your family may qualify for additional insurance benefits at this time. Please take a few minutes and listen to the AIL representative who will be calling on you.

PLEASE DIRECT ANY QUESTIONS YOU MAY HAVE TO Bridget Wilson, Public Relations Representative of American Income Life at (301) 395-8351.



CONVENIENT ACCESS

AFL-CIO EMPLOYEES FEDERAL CREDIT UNION

Main Office:

1750 New York Ave., N.W., Washington, DC 20006
Phone: 202-661-7711 Fax: 202-661-7756

Branch Office

555 New Jersey Ave., Washington, DC 20001
Phone: 202-661-7711 Fax: 202-393-6279

Hours:

M & F 8:00 A.M. – 3:00 P.M.
T, W, Th. 9:00 A.M. – 3:00 P.M.

Audio Teller, 7/24

AMIE 202-638-7818

INTERNET ADDRESS: www.aflcioefcu.org

CREDIT UNION FAMILY SERVICE CENTERS

Marlow Heights Center

4003 Branch Avenue, Marlow Heights, MD
301-423-1391

Weekdays: 9:00 A.M. to 7:00 P.M.

Saturday: 9:00 A.M. to 2:00 P.M.

Hampton Mall

9001 Central Avenue Capitol Heights, MD
301-499-6880

Weekdays: 9:00 A.M. to 7:00 P.M.

Saturday: 9:00 A.M. to 2:00 P.M.

Drive Thru

Edmonston Crossing Shopping Center

FED Direct Federal Credit Union (Outlet)
1022 Rockville Pike, Rockville MD
240-238-9952

ATM LOCATIONS

AFL-CIO Headquarters Building

815 16th Street, NW, Washington, DC

IBEW Headquarters Building

900 7th Street, NW, Washington, DC

National Labor College Administration Building

George Meany Center for Labor Studies

10000 New Hampshire Avenue, Silver Spring, MD

Capitol Hill Branch

555 New Jersey Avenue, NW, Washington, DC

AFGE Headquarters/Washington Court Hotel

80 F. Street, NW, Washington, DC

William W. Winpisinger

Education and Technology Center

24494 Placid Harbor Way, Hollywood, MD

ATMs at all Credit Union Family Service Center Locations, Amalgamated Bank, and over fifty Encore Network Locations

**The AFL-CIO Employees Federal Credit Union Offers
The Following Loan Rates as of April 1, 2010**

Loan Type	Rate (APR)* As Low As	Approx. Term
New Car 100% MSRP	3.99%+	48 Months
New Car 100% MSRP	4.49%+	60 Months
New Car 100% MSRP \$25,000 Min	4.99%+	72 Months
New Car 100% MSRP \$25,000 Min	5.99%+	84 Months
Used Car 100% NADA	3.99%	48 Months
Used Car 100% NADA	4.49%	60 Months
New Motorcycle 100% MSRP	6%	60 Months
Used Motorcycle 100% NADA	7%	60 Months
New Recreational Vehicles/Boat	5.75%	Up to 60 Months
Used Recreational Vehicle/Boat	6.25%	Up to 60 Months
CU-Cash LOC/Overdraft LOC	9.90%	OPEN
Bill Payer/Tax Payer/Personal Loan	9.50%	12-48 Months
Share Secured	4.25%	Up to 144 Months
Certificate Secured	2.25% over	Up to Maturity
VISA Platinum Credit Card	8.99%	OPEN
VISA Gold Credit Card	12.49%	OPEN
VISA Classic Credit Card	14.99%	OPEN
Home Equity LOC	3.75%	OPEN
Home Equity Loan	5.25%	Closed End
First Mortgage Loan	See Below**	Fixed and Adjustable

* **Annual Percentage Rates effective April 1, 2010 and may change at any time without advance notice. Visit www.aflcioefcu.org for current rates.**

* APR may be higher based on past and present credit performance. Credit decision will be based on the overall credit worthiness of the applicant.

** Visit our new On-Line Mortgage Center to choose, apply, learn, rates. www.aflcioefcu.org

+ Direct Loan Rates Only - Not Available Through Third Parties



Current Deposit Rates

RATES AS OF APRIL 1, 2010

Type of Account	Annual Percentage Yield	Dividend Rate
Regular Shares	.20%	.20%
Holiday/Vacation	.15%	.15%
I.R.A. Accumulations	1.10%	1.09%

Money Market Rates

RATES AS OF APRIL 1, 2010

Money Market Account (\$2,500 Min)	Annual Percentage Yield	Annual Percentage Rate
\$2,500-&19,999	.41%	.41%
\$20,000-\$49,999	.51%	.51%
\$50,000-\$99,999	.71%	.71%
\$100,000 and over	.81%	.81%

MARK YOUR CALENDAR

Credit Union Annual Meeting
AFL-CIO Building
Friday April 9, 2010

Memorial Day
Credit Union Closed
Monday May 31, 2010

Independence Day
Credit Union Closed
Monday July 5, 2010