



## ELIGIBILITY

Eligibility to join USSFCU is based on employment or affiliation with one of our Select Employee Groups (SEGs), which extends eligibility to immediate family and all additional household members. USSFCU offers membership to over 140 SEGs. Our primary SEGs are listed below and the full list can be viewed at [ussfcu.org/membership/seg](http://ussfcu.org/membership/seg).



The United States Senate



The Architect of the Capitol



GAO



The U.S. Supreme Court

## NOT AN EMPLOYEE OF A SEG?

If you are not eligible to join USSFCU through membership of a Select Employee Group, you can become a member through a donation to the United States Capitol Historical Society (USCHS). Membership to the USCHS and USSFCU can be completed at the same time. To learn more about eligibility and ways to join, visit [ussfcu.org/membership](http://ussfcu.org/membership).

Flip the page to learn more about  
USSFCU's Products and Services!



## BRANCH LOCATIONS

### EISENHOWER BRANCH

2111 Eisenhower Avenue, Suite 100  
Alexandria, VA 22314

### SENATE HART BRANCH

Senate Hart Building, Room SH-118  
Washington, DC 20510

### GAO BRANCH

441 G Street NW, Room 1100  
Washington, DC 20548



### DO YOU HAVE QUESTIONS?

Contact Member Services at **800.374.2758**  
Monday through Friday, 8:30am–5pm EST.

Routing Number: 254075250



Membership eligibility required. This credit union is federally insured by the National Credit Union Administration. All loans subject to credit approval. Equal housing lender.  
NMLS# 514285

United States Senate Federal Credit Union

# GENERAL INFORMATION

Serving the Senate Community  
Since 1935



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

[ussfcu.org](http://ussfcu.org)

United States Senate Federal Credit Union



## MEMBERSHIP

USSFCU is a cooperative organization owned entirely by its members and operated for their benefit. Unlike most banks, the profits are returned to our members in the form of higher savings rates, lower loan rates and fewer fees. With USSFCU, you are a valued member and owner.

### Check Out the Benefits of Membership!

- ✓ Personalized Customer Service
- ✓ Online, Phone and Mobile Banking
- ✓ VISA® Credit Card Options
- ✓ Auto Loans, Personal Loans and Lines of Credit
- ✓ Savings and Retirement Accounts
- ✓ Mortgages and Home Loans

### START YOUR APPLICATION TODAY!

Visit us online at [ussfcu.org/membership](http://ussfcu.org/membership), contact Member Services at **800.374.2758** Monday through Friday, 8:30am–5pm EST, or stop by one of our branch locations to start your membership application!



# Choose the **ACCOUNT TYPE** That's Right for You.



## Take Advantage of Our **FINANCIAL SERVICES** to Reach Your Savings Goals.



### MONEY PLANNING CENTER

Let USSFCU help you plan for your children's college expenses, retirement or future long-term care options. The Money Planning Center will work with you to create an approach that considers investment goals to help plan for your future.

For more information, visit [ussfcu.org/mpc](http://ussfcu.org/mpc).

All securities through Money Concepts Capital Corp.  
Member FINRA/SIPC.  
Investments are not NCUA insured.  
No credit union guarantee. May lose value.  
USSFCU Money Planning Center is not affiliated with Money Concepts Capital Corp.



### MEMBER FINANCIAL COUNSELING (ACCEL)

As a member of USSFCU, take advantage of our member financial counseling through Accel.

Receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment, including student loan debt counseling

For more information, visit [ussfcu.org/accel](http://ussfcu.org/accel).

### PRIMARY SAVINGS

This dividend-bearing account keeps funds separate from your checking so you are less likely to spend them. Having a savings account entitles you to a life-long membership with access to all of our benefits and services.

- **Become a member:** a minimum balance of \$5 is required to maintain your membership
- **Additional savings account options include:** Money Market, Holiday, Youth Savings and more

### CHECKING

USSFCU offers two types of checking accounts that each have their own features and benefits. Keep track of funds in either account type through Online and Mobile Banking. Features of each account are:

- **Senate Checking:** free with no monthly fee or minimum balance required, and a VISA check card allows you to earn points with every purchase
- **Gold Source Checking:** allows you to earn dividends with a monthly minimum balance

### INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Planning for retirement is easy at USSFCU. We offer both Traditional and Roth IRAs, each with their own benefits. These funds can even be used for higher education. There are no set up, monthly or annual maintenance fees on either the Traditional or Roth IRA.

### MONEY MARKET

USSFCU offers Money Market accounts that provide the same benefits as our traditional savings accounts, but are for those looking to save and earn at higher dividend rates. Our Money Market accounts have no monthly fees and can be managed through Online and Mobile Banking. A minimum balance is required to open and earn dividends.



### MORTGAGES AND HOME LOANS

Whether you are a first-time home buyer, buying a vacation property or considering an investment property, the purchase of a home is an important financial decision.

USSFCU is here to help:

- Friendly, personalized service
- In-House Mortgage Loan Officer for first mortgages
- Home Loan options include: Home Equity, Home Equity Line of Credit, and Homeowner Equity Loans



### AUTO

We can help you determine what vehicles you can afford, pre-approve your loan and get the pricing information you need on any vehicle you choose.

- Up to 110% financing of NADA value available for new or used vehicles
- Financing for recreational vehicles including: ATVs, RVs, Motorcycles, Boats, Watercrafts and more
- Guaranteed Asset Protection (GAP) available
- Partnered with TrueCar Auto Buying Service



### CREDIT CARDS

USSFCU has two VISA® credit cards to choose from. For more information on our VISA benefits, visit [ussfcu.org/creditcard](http://ussfcu.org/creditcard).

Choose the right card for you:

- **Smart Rate Card:** the simple, lower interest rate option
- **Smart Rewards Card:** allows you to earn points when you spend. Points can be redeemed for gift cards, travel and more



### PRIVATE STUDENT LOANS

USSFCU has a student loan program to assist in funding your educational needs. We offer two different lending options—**Private Student Loans** or **Student Consolidation Loans**—each with their own benefits:

- Borrow as little as \$2,000 or up to the entire cost of attendance (a maximum of \$100,000) per year
- Option to make monthly interest-only payments while still in school
- Use the funds for any qualified educational expense including: tuition, room and board, books, computers and more



### PERSONAL LOANS

A Personal Loan is a great way to borrow money for personal expenses such as debt consolidation and much more. This is a fixed-rate, closed-end product. Borrow as little as \$250.



### LINES OF CREDIT

Establish a line of credit with USSFCU and you will have immediate access to your funds at your convenience. Only pay interest on what you use, and reuse the credit as needed. Lines of credit options range from \$100–\$50,000.



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