



UNITED STATES
SENATE FEDERAL
CREDIT UNION



**WELCOME TO USSFCU
WE VALUE YOUR MEMBERSHIP**

WE'RE EXCITED YOU'VE JOINED!

Take advantage of all the membership benefits that USSFCU has to offer!

At USSFCU, you are a valued member and owner.



HAVE QUESTIONS?

Get in touch with Member Services by calling **800.374.2758** Monday through Friday, 8:30am–5pm EST; visiting our website at ussfcu.org; or stopping by one of our branch locations.

Primary Account Types

PRIMARY SAVINGS

This dividend-bearing account keeps funds separate from your checking account 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.

- **Additional savings account options include:** Money Market, Holiday, Youth Savings and more

CHECKING

USSFCU offers two types of checking accounts and each have their own features and benefits including a VISA® check card. 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 check card purchases allow you to earn points
- **Gold Source Checking:** allows you to earn dividends with a monthly minimum balance

Additional Savings Products

MONEY MARKETS

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.

SHARE CERTIFICATES

Share Certificates, similar to a bank's Certificates of Deposit (CDs), offer low-risk opportunities for those USSFCU members who don't need short-term access to their savings to earn guaranteed returns on their investments. USSFCU offers a variety of Share Certificate options, each with unique terms and dividend rates.

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.

HOLIDAY SAVINGS

Avoid dipping into your Primary Savings account to pay for holiday expenses and special purchases. USSFCU offers its members the ability to save little by little throughout the year to prepare for the holiday season plus end-of-year expenses. Relax and enjoy the holidays without feeling the financial crunch.

YOUTH SAVINGS

Help your children develop healthy savings habits that will serve them throughout life by opening a USSFCU Youth Savings account. With this dividend-bearing account, your children can watch their savings grow!



CONVENIENCE SERVICES

Access your account wherever, whenever. Options include:

 Online Banking with Bill Pay

 Mobile Banking with RDA*

 eNotices

 Telephone Banking

NEED BANKING ON THE GO?

Download our Mobile Banking app for Android™ and iPhone®.



* Data carrier rates may apply.

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Loans and Services

MORTGAGES AND HOME LOANS

Whether you are a first-time home buyer, relocating to a new neighborhood, buying the vacation property of your dreams 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 with complimentary pre-qualification/approval
- Home Loan options include: Home Equity Loans, Home Equity Lines of Credit and Home Improvement Loans



CREDIT CARDS

USSFCU has two VISA® credit cards to choose from. For more information on our VISA benefits, visit 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

Benefits	Smart Rate	Smart Rewards
Rewards	None	✓ \$1=1 Point*
No Balance Transfer Fee ¹	✓	✓
No Cash Advance Fee ¹	✓	✓
No Annual Fee ¹	✓	✓
No Over-the-Limit Fee ¹	✓	✓
No Rate Increase on Cash Advances	✓	✓
Minimum Interest Charge	None	None

* Points are only earned on signature based transactions; PIN based transactions, cash advances and balance transfers do not qualify to earn points.

¹ Variable rate subject to change. Smart Rate, 10.00% APR. Smart Rewards, 11.25% APR. Foreign transactions fee is 1% of transaction amount.



Loans and Services

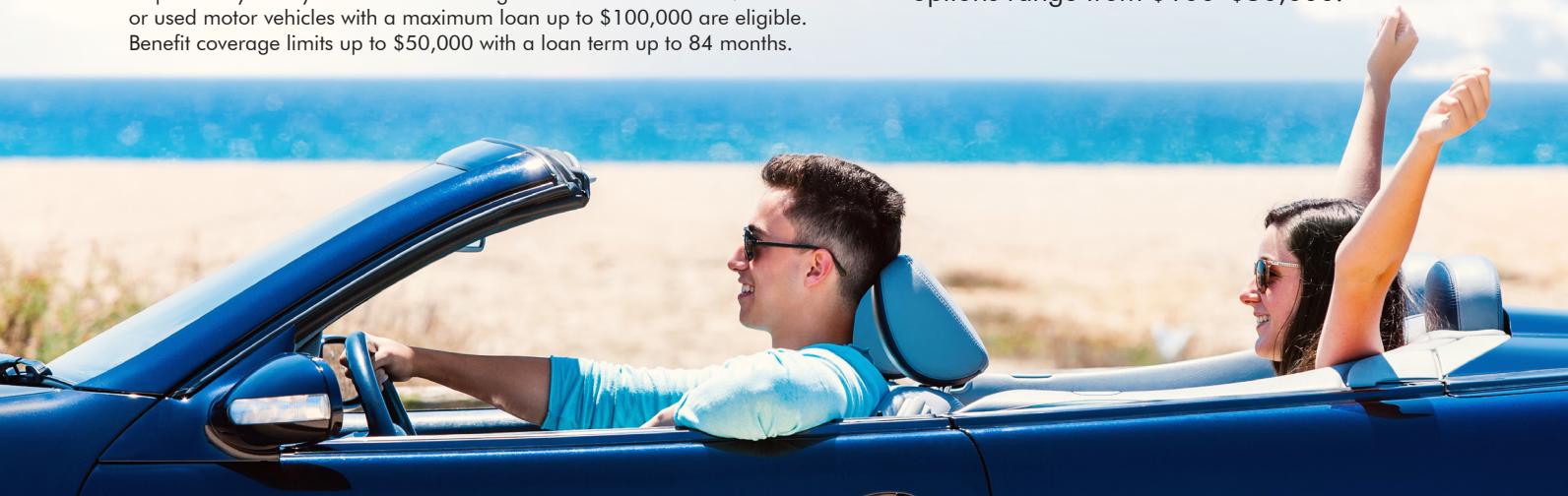
USSFCU has an array of loan products for your every need.

AUTO LOANS

We can help you determine what vehicles you can afford, assist you with the pre-approval process 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*

*Guaranteed Asset Protection (GAP) is not intended to replace your automobile insurance. It does not provide bodily injury, property damage, liability, or collision insurance and does not comply with any financial responsibility or any other law mandating motor vehicle insurance. All new or used motor vehicles with a maximum loan up to \$100,000 are eligible. Benefit coverage limits up to \$50,000 with a loan term up to 84 months.



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 with loan options starting at \$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.

Additional Member Benefits

SURCHARGE-FREE ATMs

If you can't get to a USSFCU branch or ATM, you can still make surcharge-free withdrawals at over 100,000 ATMs worldwide. Thanks to our vast ATM network, you have access to your funds via thousands of ATMs and shared branches throughout the United States and all over the world.

LOVE MY CREDIT UNION

USSFCU is proud to participate in the Love My Credit Union Rewards program. By being a USSFCU member, you have access to exclusive deals for major brands, including Sprint® and TurboTax®! Love My Credit Union Rewards is more than a coupon website, you can also earn cash back at over 1,500 online retailers in their Love to Shop program.

Sprint® is a trademark of Sprint. TurboTax® is a registered trademark and/or registered service mark of Intuit Inc., or one of its subsidiaries, in the United States and other countries.

ACCEL FINANCIAL EDUCATION

As a member of USSFCU, take advantage of our member financial counseling through Accel. For more information, visit ussfcu.org/accel.

MONEY PLANNING CENTER

Let USSFCU help you plan for your children's college expenses, your retirement or future long-term care options. Our Money Coach 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.

*All securities through Money Concepts Capital Corp. Member FINRA/SIPC. USSFCU and USSFCU Money Planning Center are not affiliated with Money Concepts Capital Corp.

Not NCUA insured.

No credit union guarantee.

May lose value.

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:

- Apply for 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 expenses including: tuition, room and board, books and even computers



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YOU'RE A VALUED MEMBER **WITH USSFCU**

Call Member Services, visit your local
branch or go to **ussfcu.org** to learn more
about USSFCU's products and services.

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