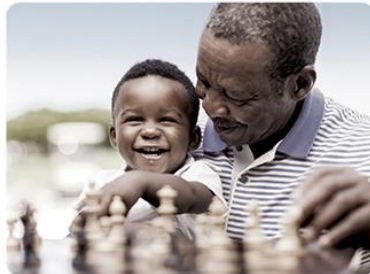




UNFCU Features & Benefits

UNOG PRE-RETIREMENT SEMINAR





UNFCU is a credit union...

DEDICATED TO SERVING THE UN COMMUNITY

There are more than 57,000 financial cooperatives around the world. The United Nations Federal Credit Union (UNFCU) was founded by thirteen United Nations staff members in 1947.

UNFCU's main features:

- It offers a full array of financial services
- It has 3 important characteristics:
 - Not-for-profit
 - Member-owned cooperative
 - Services only one type of membership – the United Nations community.



UNFCU membership

WHO IS ELIGIBLE

- United Nations and affiliated agencies staff members
- UN and affiliated agencies retirees
- Family members (spouse, parents, sister(s), brother(s), children, grandchildren)
- Individuals who reside in and share financial responsibility of a household with a UNFCU member
- UN Consultants



What makes UNFCU unique

UNFCU IS A FINANCIAL INSTITUTION DEDICATED TO YOU

- We know you and the UN community better
 - We offer tailor-made products
 - We are highly flexible
- Our relationship with members is based on mutual trust
- Offer low or no fees and competitive rates
- Provide a consistently high level of service
- Membership open to staff members, consultants or retirees of the United Nations and affiliated agencies; and family members
- Once a member; always a member
- Once you are a member, all your direct family members can become UNFCU members



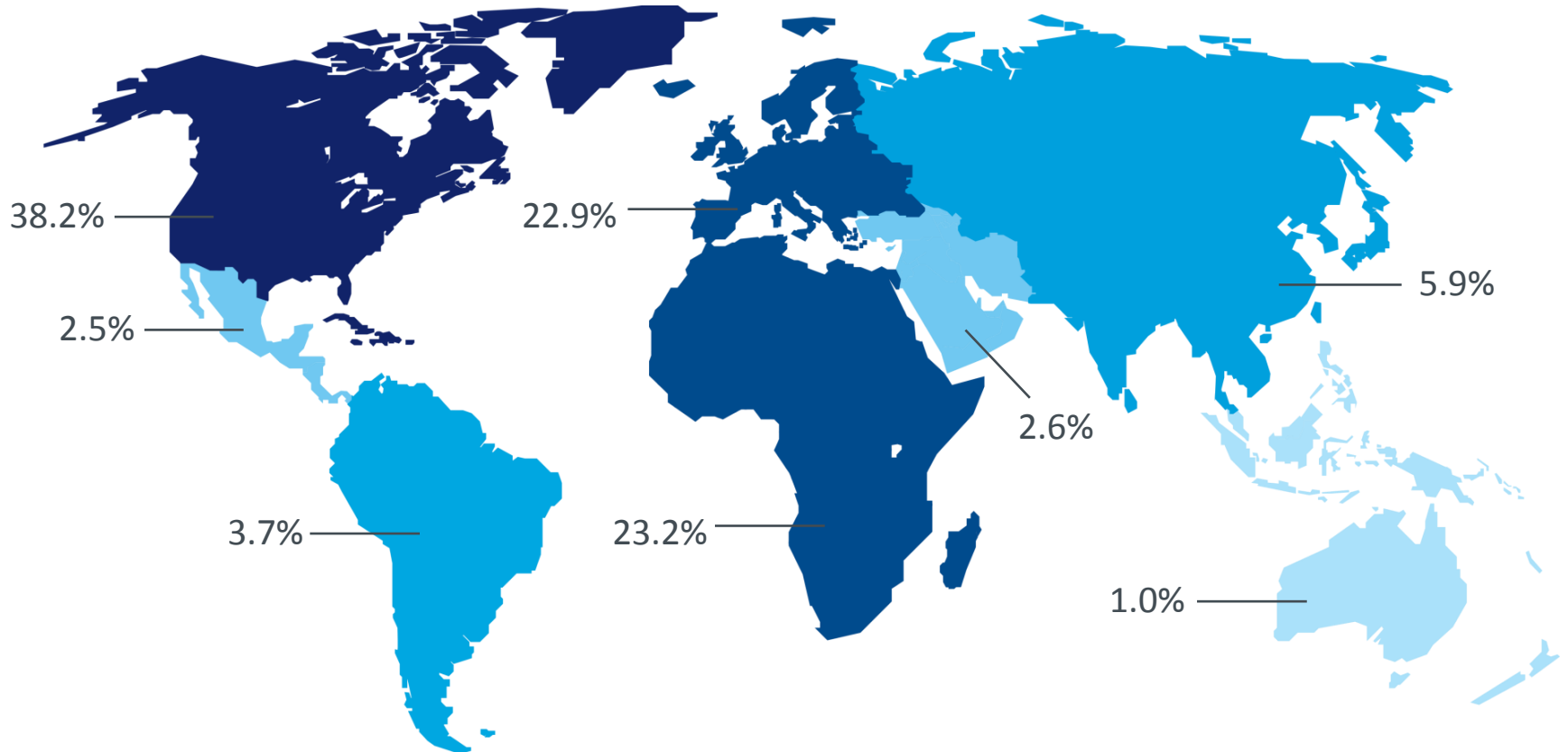
UNFCU facts & figures

A GLOBAL INSTITUTION

- Serving over 122,000 members worldwide
- Manage more than USD 4.4 billion in assets
- Administer more than USD 4 billion in share deposits
- Handle more than USD 2.1 billion in loans
- Located in Geneva, Nairobi, New York, Rome, Vienna and Washington DC
- Governed by a volunteer Board of Directors comprised of current and retired United Nations staff members
- 450 UNFCU staff members working for you

Membership map

TOTAL INDIVIDUAL MEMBERS : 122,606 (as of 07/31/2016)





Safety and soundness

LOOKING AFTER YOUR FINANCIAL INTERESTS

- We practice prudent and responsible investment and lending strategies
 - Well-capitalized designation by regulator (NCUA)
 - We meet members' borrowing needs without compromising asset quality
- Independently and annually audited
- Ongoing monitoring against fraud
- Operating with complete transparency
- Your accounts insured by a US government agency (NCUSIF) for up to USD 250,000



Financial options

FOR EVERY NEED

- No fee 'savings' and 'checking' accounts
- Additional savings
 - Certificates of deposits
 - Money Market accounts
- 'Start Smart' accounts for children & grandchildren
- Wide range of consumer loans and mortgage products
- Visa debit and credit cards



Contact UNFCU

Palais des Nations

Building E, next to Door 41

International Labour Office

Level R2, next to post office

United Nations Federal Credit Union

Court Square Place

24-01 44th Road

Long Island City

NY 11101 – 4605 USA

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