



Managing your finances with UNFCU



Introducing UNFCU





Started by UN staff in 1947

We are a credit union

- Not-for-profit
- Cooperative independent of stockholders
- Committed to serving the UN community

Full range of banking products and services

- Solutions are in US dollars
- 140,000+ members around the world



Membership open to UN community

- UN staff
- UN retirees
- UN consultants
- UN volunteers
- Family members of UNFCU members

www.unfcu.org/eligibility



Lifetime membership

Keep your membership and accounts if you:

- Relocate
- Separate from the UN
- Retire



Supporting our community

- Carbon neutral since 2016
- Active member of UN Global Compact
- Aligned with UN Sustainable Development Goals
- Launched UNFCU Foundation in 2015

**Make your money
work for you**

A stylized graphic of a leafy branch, rendered in shades of blue, extending from the top right corner towards the center of the page.

Checking

High-Yield Savings

Unlimited monthly transfers

Up to six transfers per month

Premium rate on up to \$15,000 (qualifications apply)

Higher interest with higher amounts

Overdraft options

No overdraft options

Both are federally insured to at least \$250,000.



Share certificates

- Fixed term savings accounts with different time periods
- Higher interest with longer terms
- Federally insured to at least \$250,000
- Most need \$500 minimum balance and do not allow additional deposits throughout the term



Simple Saver Share Certificate

START SMALL, GROW BIG.

- 24-month term
- Open with minimum \$250
- Add more money anytime, up to \$10,000
- \$25 bonus available
- Digital Banking enrollment required

Member Loyalty Rewards



Member Loyalty Rebates

Save up to \$50/month on fees for:

- ATM withdrawals.
- Wire transfers.
- Savings overdraft.



Member Loyalty Dividends

Earn up to 10% on your share certificate dividends.



Accounts for children under 18

- Teach your children and grandchildren about money management
- Control their access to the money



Investment & insurance services

UNFCU members have access to investment and insurance services from our partners.

Visit www.unfcu.org for more information.

Everyday purchases



Debit Card

Spend only the cash you have.

No reward points

Limited liability, if stolen and not reported immediately

Credit Card

Spend up to your credit limit.

- Earn reward points for every dollar spent.
- Redeem points for cash, travel, and more.

Zero liability, if stolen and reported within 60 days

Borrowing money





Loans to finance common needs

- Unsecured and secured loans
- Finance a big purchase or life event
- Build or buy a home
- Consolidate debt
- Purchase an automobile
- Pay for tuition and education expenses

Choosing the type of rate for your loan

Fixed Rates	Variable Rates
Rate does not change.	After introductory period, rate changes each month
Number of payments and amount do not change.	Payment amount will not change. Number of payments may change.
No pre-payment penalty	

Planning ahead





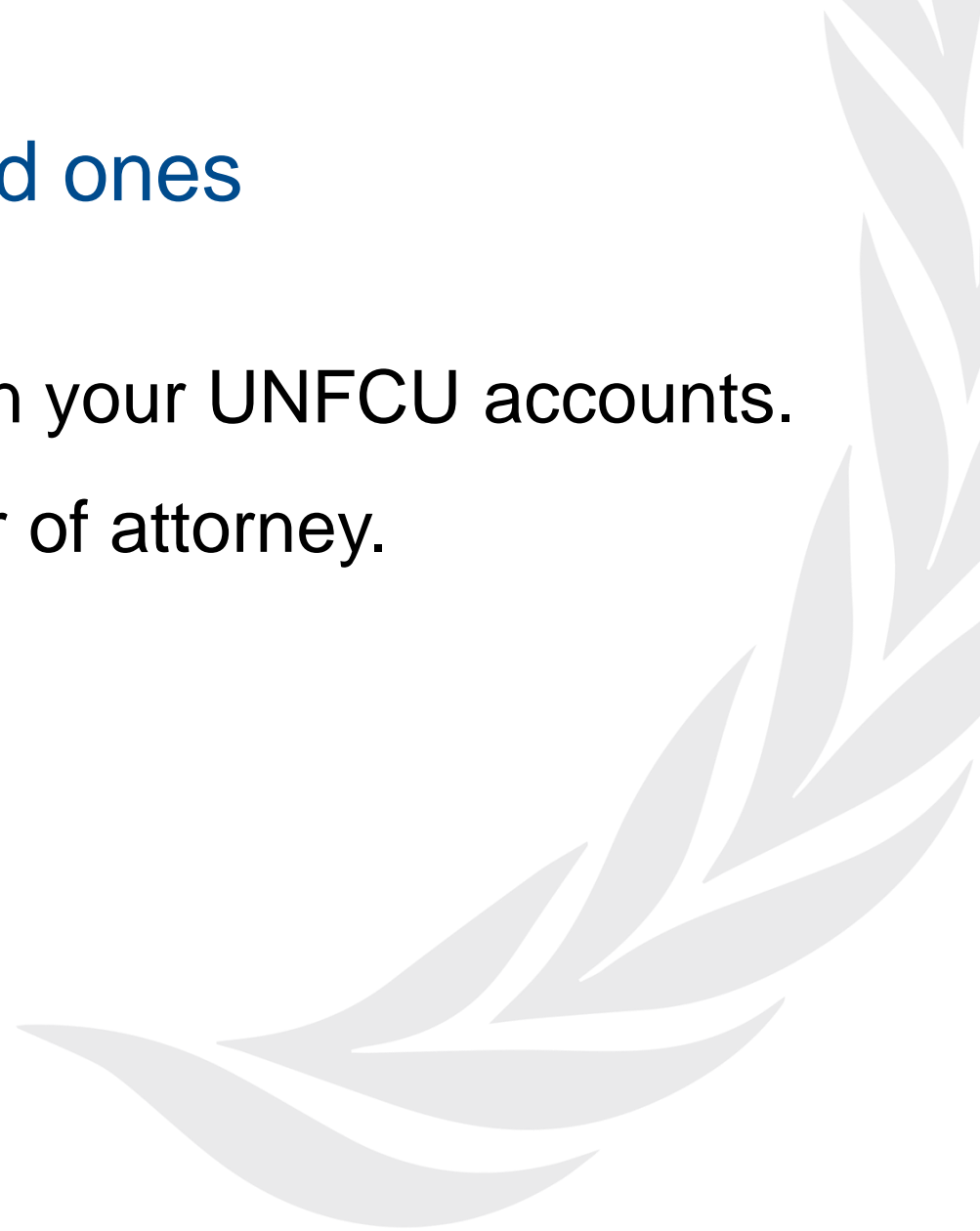
Security tips

- Use extreme caution before sending money to someone you have not met.
- Do not open files or links you were not expecting.
- Install anti-virus software.
- Choose strong passwords and change passwords often.
- Cover keypad when entering personal information.



A legacy for your loved ones

- Appoint beneficiaries on your UNFCU accounts.
- Assign a durable power of attorney.



Resources



UNFCU website: www.unfcu.org

The screenshot shows the UNFCU website homepage. At the top right, there are links for Contact, Locations, ATMs, Rates, and a LOG IN button with a search icon. The UNFCU logo is on the top left. A navigation menu includes Join UNFCU, Products, Services, Learning tools, and About us. The main banner features a photo of two women hugging and the text "Invest in potential with an Education Loan." with a "Learn more" button. A blue "Digital Banking" login overlay is positioned on the right, containing a Username field, a Log In button, a Remember me checkbox, and links for Enroll and Forgot username?. At the bottom of the overlay, it lists the ABA/Routing Number as 2260-7860-9. The footer contains the slogan "Dedicated to 'serving the people who serve the world.'" and icons for Join UNFCU, Why UNFCU, Contact, Locations, and Rates.

unfcu.org/learn

Webinars



Guides



Videos



FAQs



Retirement Resources





Contact us

Visit us in person

Palais des Nations
Building E, Door 41
8-14 Avenue de la Paix
1211-Geneva 10
Switzerland

Call toll-free from Switzerland: 0800 897 860

Call toll-free from France: 0800 90 2637

Email: genevaoffice@unfcu.com

Audio Skype: unfcu.skype

WebChat

Thank you!
Questions?

