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
<table>
<thead>
<tr>
<th>Checking</th>
<th>High-Yield Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unlimited monthly transfers</td>
<td>Up to six transfers per month</td>
</tr>
<tr>
<td>Premium rate on up to $15,000 (qualifications apply)</td>
<td>Higher interest with higher amounts</td>
</tr>
<tr>
<td>Overdraft options</td>
<td>No overdraft options</td>
</tr>
<tr>
<td>Both are federally insured to at least $250,000.</td>
<td></td>
</tr>
</tbody>
</table>
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.
<table>
<thead>
<tr>
<th>Debit Card</th>
<th>Credit Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spend only the cash you have.</td>
<td>Spend up to your credit limit.</td>
</tr>
<tr>
<td>No reward points</td>
<td>Earn reward points for every dollar spent.</td>
</tr>
<tr>
<td></td>
<td>Redeem points for cash, travel, and more.</td>
</tr>
<tr>
<td>Limited liability, if stolen and not reported immediately</td>
<td>Zero liability, if stolen and reported within 60 days</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Fixed Rates</th>
<th>Variable Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate does not change.</td>
<td>After introductory period, rate changes each month</td>
</tr>
<tr>
<td>Number of payments and amount do not change.</td>
<td>Payment amount will not change. Number of payments may change.</td>
</tr>
<tr>
<td>No pre-payment penalty</td>
<td></td>
</tr>
</tbody>
</table>

*UNFCU | serving the people who serve the world*
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
<table>
<thead>
<tr>
<th>Webinars</th>
<th>Guides</th>
<th>Videos</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="Webinar Icon" /></td>
<td><img src="image" alt="Guide Icon" /></td>
<td><img src="image" alt="Video Icon" /></td>
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<tr>
<th>FAQs</th>
<th>Retirement Resources</th>
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<td><img src="image" alt="FAQ Icon" /></td>
<td><img src="image" alt="Retirement Icon" /></td>
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</tbody>
</table>
Contact us

Visit us in person
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Email: genevaoffice@unfcu.com

Audio Skype: unfcu.skype

WebChat
Thank you!
Questions?