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Introducing UNFCU



What is UNFCU





Created by UN staff in 1947

We are a credit union

- Not-for-profit
- Member owned cooperative, independent of stockholders
- For UN and like-minded international organizations

UNFCU at a glance

- Headquartered in the USA. Retail solutions in US dollars
- Branches in New York and Washington, DC
- Representative offices in Geneva, Rome, Vienna, Nairobi, Entebbe, and Kampala
- Full range of banking services
- 190,000+ members around the world



Peace of mind and convenience

- No maintenance fees
- Deposits insured to at least \$250,000*
- Once a member, always a member
- Secure and simple full-service mobile and Digital Banking
- Access Digital Banking quickly with Google Authenticator™.
- Easy deposit options through payroll deduction or through local banks at representative office countries.

*By National Credit Union Share Insurance Fund (NCUSIF)



Members are part of the UNFCU family

UN and like-minded international organizations:

- Staff members
- Retirees
- Consultants
- Volunteers
- Family members and household partners of UNFCU members*

*Not available in some countries due to OFAC restrictions

Make your money work for you





Using your money

Checking account

- Frequent use and transfers
- Overdraft options
- Premium Checking accounts

Visa[®] debit card

- Accepted worldwide
- Use your own funds
- 1% foreign transaction fee



Saving your money

High-Yield Savings

- Higher balances earn higher interest
- Immediate access to funds

Share Certificates

- Fixed term deposits that typically offer higher rates than other types of savings accounts
- Terms start at 3 months
- Special features for different needs:
 - Bonus Rate
 - Flex Rate
 - Impact
 - Simple Saver



A Legacy for your Loved Ones

- Individual or joint accounts
- Open UNFCU accounts for children under 18.
 - Teach your children and grandchildren about money management.
 - Control their access to the funds.
- Appoint beneficiaries on your UNFCU accounts.

Advance your ambitions





Loans to finance your needs

- Finance a big purchase or life event.
- Build or buy a home with an unsecured loan.
- Consolidate debt.
- Purchase an automobile.
- Pay for tuition and other education expenses.



Loan features and benefits

- Unsecured loans
- No pre-payment penalties
- No application fees
- Deposit secured loans

Credit cards

Visa® Azure

- No annual fee
- 1% foreign transaction fee
- Global rewards program

Visa® Elite

- \$50 annual fee
- No foreign transaction fees
- Global rewards program, travel cancellation insurance, VIP airport lounge access

Limit your contact with cards and machines

- All UNFCU cards have the contactless feature.
- Upload your cards to the digital wallet of your phone.

Resources and tips





Open and Manage Accounts from Home

Use Digital Banking to

- Open High-Yield Savings and Checking Accounts
- Deposit checks in USD
- View your statements
- Transfer your money
- Apply for loans or credit cards
- Make loan payments
- Modify your daily ATM limits

unfcu.org/contact

- Email: email@unfcu.com
- Call Center
 - Toll-free from Switzerland: 0800 897 860
 - Toll from France: 0800 90 2637
 - +1 347-686-6000 or see toll-free numbers by country: unfcu.org/TollFree
- Skype: unfcu.skype
- WebChat
- Visit us in person at any of our offices located in the US, Europe and Africa

Thank You
QUESTIONS?

