



# Managing your finances



# Introducing UNFCU

A decorative graphic of stylized, overlapping leaves in various shades of blue, positioned on the right side of the slide and extending from the top edge.



# Started by UN staff in 1947

## We are a credit union

- Not-for-profit cooperative based in the US
- Independent of stockholders
- Solutions tailored for members

## Full range of banking products and services

- Accounts are in US dollars and in the USA
- 130,000+ 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](http://www.unfcu.org/eligibility)

**Make your money  
work for you**



# Organize your money by use

Monthly & daily expenses	Savings
Checking accounts	<ul style="list-style-type: none"><li data-bbox="1097 782 1632 835">■ Share certificates</li><li data-bbox="1097 888 1682 942">■ High-Yield Savings</li><li data-bbox="1097 995 1638 1049">■ Standard savings</li></ul>

## Checking

Unlimited monthly transactions

Overdraft options

## Savings

Up to six withdrawals per month

No overdraft options

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



NEW

# Simple Saver Share Certificate

START SMALL, GROW BIG.

- 24-month term
- Open with \$250
- Add more money anytime
- \$25 bonus available
- Digital Banking enrollment required



# More ways to save





# Save on fees

- Use Digital Banking for wire transfers.
- Set up payroll direct deposit.
- Use accounts with no transaction limits for everyday purchases.
- Use a card with no foreign transaction fees.

# 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.

# Everyday purchases

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## Debit Card

**Spend only the cash you have.**

Few offer rewards.

## Credit Card

**Spend up to your credit limit.**

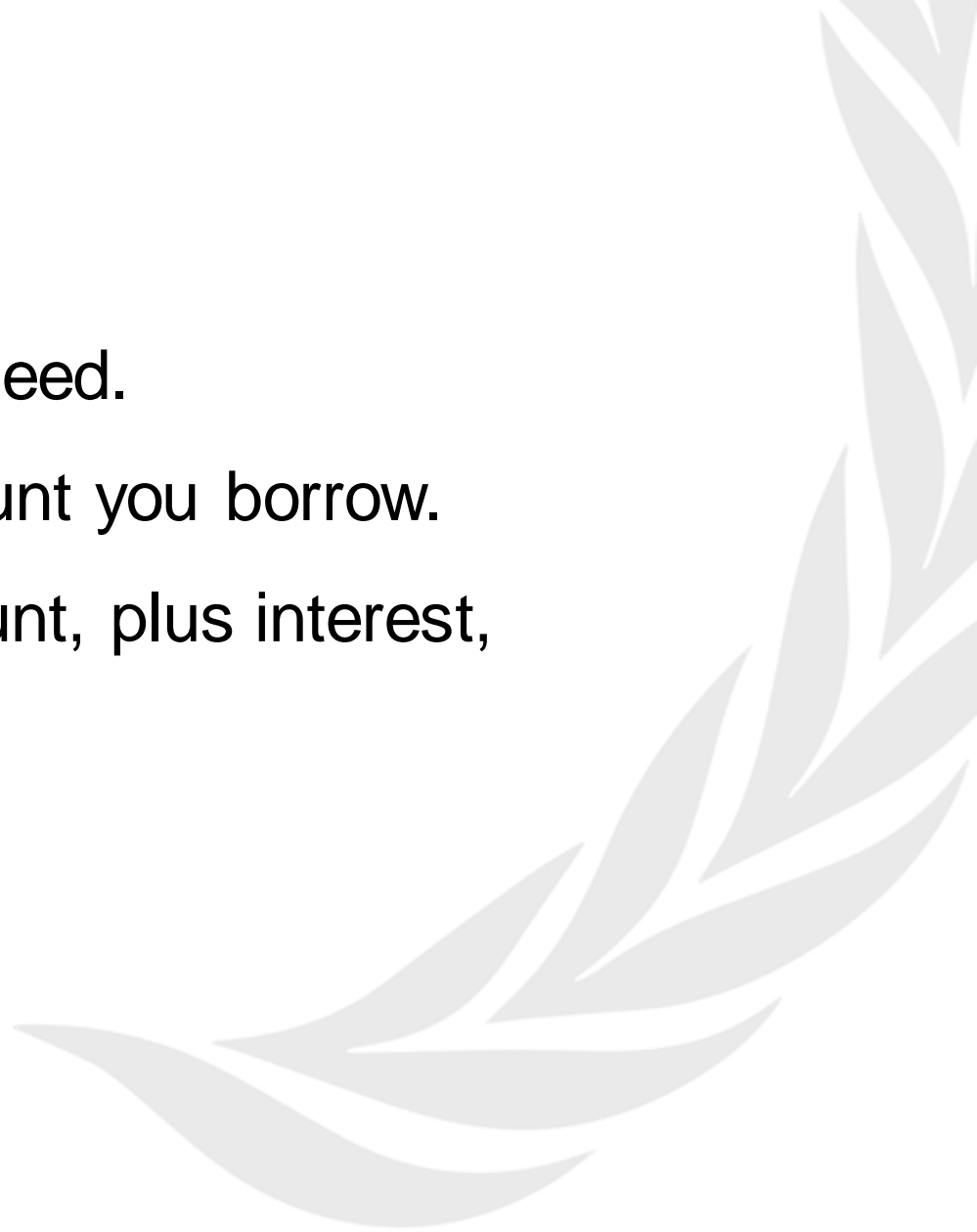
- Earn reward points for every dollar spent.
- Redeem points for cash, travel, and more.

# When to borrow





# Loans

- Borrow the money you need.
  - Pay interest on the amount you borrow.
  - Repay the full loan amount, plus interest, over time.
- 

## Before you apply, ask:

- How much are my current monthly expenses?
- Can I still save money if I take out a loan?
- How much can I afford for monthly payments?
- How secure is my income?
- Use savings or borrow the money?



# Evaluating loan applications

- Existing loans
- Loan payment history
- Other expenses
- Income
- Income currency
- Length of membership
- Length of contract



## Apply online

Online loan application shows you the loans for which you are eligible:

- Log in to Digital Banking.
- From ‘Account Services,’ choose ‘Apply for a Loan.’

Fixed	Variable
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	

## Secured

- Backed by deposits
- Fewer qualification requirements
- Rate is usually lower

## Unsecured

- Not related to deposits
- More qualification requirements
- Rate is usually higher

Payments are made in installments  
over a defined period of time

[unfcu.org/learn](https://unfcu.org/learn)

## Webinars



## Guides



## Videos



## FAQs



## Retirement Resources



# Questions?

