

USSFCU

S P O T L I G H T



UNITED STATES
SENATE FEDERAL
CREDIT UNION

IT'S THAT TIME OF YEAR AGAIN!

²⁰19 ANNUAL MEETING

See event details inside.



UNITED STATES
SENATE FEDERAL
CREDIT UNION

20
10



ANNUAL MEETING

When:

Monday, May 20, 2019
at 12:00pm

Where:

Senate Hart Building
Room SH-902

120 Constitution Ave NE, Washington, DC 20002

Products & Services Fair:

12:30–2:00pm

Representatives will be available to discuss the following services:

- » Financial Wellness
- » IRAs
- » Visa® Cards & eServices
- » Share Services
- » Member Business Services
- » Mortgages
- » Consumer Data Security
- » Membership Benefits
- » Consumer Loans
- » Services & Resources

Join us for hors d'oeuvres, giveaways¹ & member raffles!²

RSVP to be entered into a Special Raffle Giveaway!³
Learn more at ussfcu.org/annualmeeting

Open to the public. RSVP NOT required to attend.

¹ While supplies last. ² Membership required. Member is responsible for any taxes that may come due as a result of winning. Must be 18 years old or older to enter drawing(s). No purchase required. Employees, BODs and vendors are not eligible to win.

³ RSVP is not required for attendance nor required to be entered to win door prizes.

This credit union is federally insured by the NCUA.

United States Senate FCU Leads 2018 CU Rankings

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USSFCU Honors A Capitol Hill Legend

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USSFCU'S 2019 ANNUAL MEETING

Pg. 9



USSFCU | Serving Our Members Since 1935

After decades of strategic planning and growth, USSFCU strives to continually introduce innovative new products and services to meet our members' evolving needs in an era of rapid technological change.

USSFCU Executive Management



Kenneth W. Kramer
President/CEO



Timothy L. Anderson
Executive VP/Chief Retail Officer



Kathy Dalfrey
Senior VP/Chief Financial Officer



Douglas Haines
Senior VP of Information Technology



Lori Wilkinson
Senior VP of Human Resources & Training

USSFCU Board Members

Christopher D. Shunk
Chairman

Margaret P. Rushing
Vice Chair

Christopher C. Dey
Secretary/Treasurer

Bertie Bowman
Director

Ileana Garcia, CPA
Director

Jay Moore
Director

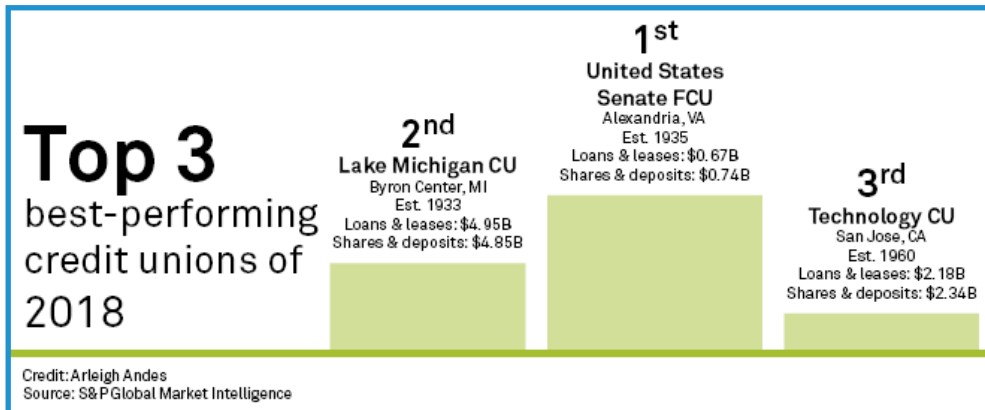
Judy Rainey
Director

Tom Wacker
Director

Anthony J. Zagami
Director

UNITED STATES SENATE FCU LEADS 2018 CREDIT UNION RANKINGS

by Armughan Khawaja, of Ciaralou Palicpic & Usman Pirzada | S&P Global Market Intelligence



Government worker-focused United States Senate FCU rode a surge of deposits to the No. 1 position in S&P Global Market Intelligence’s 2018 ranking of the 50 top-performing U.S. credit unions.

The Alexandria, VA-based institution, which was established in 1935 to serve employees of the U.S. Senate, posted the strongest market growth rate in the 2018 ranking, at 26.3%. Share certificates with a maturity greater than three years were a major driver of the growth in shares and deposits: they more than quadrupled to represent 18.5% of total shares and deposits. The Credit Union’s operating expense ratio was also among the best in the group, at 53.83%.

All told, the United States Senate FCU met or beat the top-50 median in four of the five ranking metrics; the lone exception was its net charge-off ratio, which at 0.38% was 17 basis points higher than the top-50 median.

The Credit Union, which ranked No. 44 in 2017, made some notable changes to its loan composition during 2018. The United States Senate FCU saw its other unsecured loans rise to 33.30% of total loans from 8.70% a year earlier. Meanwhile, concentration in U.S. real estate loans, meanwhile, declined to 51.8% from 70.3%.

ABOUT THIS ANALYSIS

S&P Global Market Intelligence ranked the nation’s credit unions using five core financial performance metrics: member growth, market growth, operating expense as a percentage of operating revenue, net charge-offs as a percentage of average loans and delinquent loans as a percentage of total loans. Each company’s standard deviation from the industry mean was calculated for every ranking metric, equally weighted, then added together to calculate a performance score. To help normalize the data and mitigate the impact of outliers, caps and floors were applied for each metric. To be eligible for the ranking, a credit union had to report more than \$500 million in total assets and a net worth ratio of at least 7.0% as of December 31, 2018. Based on these criteria, 552 credit unions qualified for the ranking.

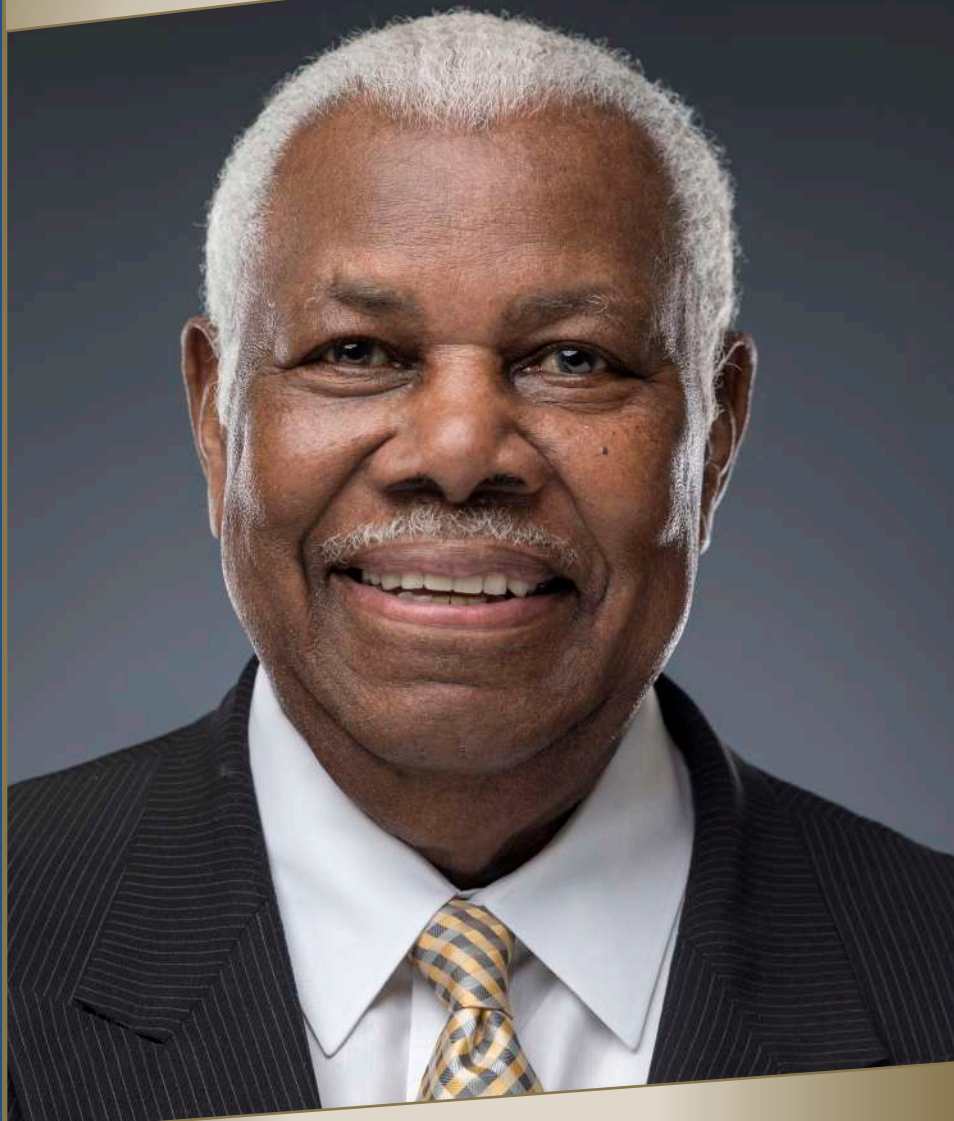
Best-performing credit unions of 2018
Based on financials for the year ended Dec. 31, 2018

Rank	Company	City, state	Total assets (\$M)	Member growth (%)	Market growth (%) ¹	Ranking metrics		
						Operating expense/operating revenue (%)	NCOs/loans (%)	Total delinquent loans/total loans (%) ²
1	United States Senate FCU	Alexandria, VA	840.1	13.7	26.3	53.83	0.38	0.30
2	Lake Michigan CU	Byron Center, MI	6,064.1	9.5	17.0	65.03	0.03	0.10
3	Technology CU	San Jose, CA	2,735.0	16.2	10.2	58.99	0.08	0.29
4	Eastman CU	Kingsport, TN	4,530.2	10.1	12.4	58.79	0.17	0.11
5	Idaho Central CU	Chubbuck, ID	4,315.1	14.2	18.3	56.00	0.41	0.48
6	Teachers FCU	Hauppauge, NY	7,247.5	14.3	26.3	72.38	0.17	0.30
7	Wings Financial CU	Apple Valley, MN	5,065.2	11.7	6.8	56.61	0.21	0.19
8	Island FCU	Hauppauge, NY	1,562.0	26.1	24.1	54.86	0.50	0.69
9	Knoxville TVA Employees CU	Knoxville, TN	2,126.1	10.0	14.1	66.40	0.30	0.20
10	Mayo Employees FCU	Rochester, MN	955.7	4.8	7.6	57.71	0.06	0.08
11	Ent CU	Colorado Springs, CO	5,567.9	11.4	9.9	67.34	0.13	0.23
12	USAlliance FCU	Rye, NY	1,701.3	14.9	21.1	67.67	0.31	0.61
13	Navigant CU	Smithfield, RI	2,188.2	12.1	16.1	70.74	0.10	0.61
14	Orion FCU	Memphis, TN	907.7	14.1	12.1	69.01	0.25	0.44
15	Star One CU	Sunnyvale, CA	8,568.2	4.2	4.2	49.60	0.02	0.06
16	Pawtucket CU	Pawtucket, RI	2,317.3	7.9	9.3	64.44	0.09	0.23
17	University of Iowa Community CU	North Liberty, IA	5,377.4	9.4	16.2	46.61	0.34	0.82
18	Redwood CU	Santa Rosa, CA	4,455.9	9.1	9.3	52.90	0.21	0.56
19	Alliant CU	Chicago, IL	11,226.5	13.9	8.1	61.27	0.33	0.45
20	Superior CU Inc.	Lima, OH	917.6	12.3	11.5	69.24	0.07	0.56
21	Greenwood CU	Warwick, RI	552.0	9.7	18.2	73.74	0.10	0.42
22	Columbia CU	Vancouver, WA	1,512.9	7.9	17.4	67.43	0.35	0.30
23	Direct FCU	Needham, MA	686.6	11.7	16.7	76.86	0.06	0.54
24	Stanford FCU	Palo Alto, CA	2,616.2	4.0	4.5	55.17	0.05	0.19
25	Community First CU	Neeah, WI	3,116.9	3.0	8.5	58.23	0.08	0.27
26	Three Rivers FCU	Fort Wayne, IN	1,057.4	7.7	17.1	66.98	0.30	0.47
27	Austin Telco FCU	Austin, TX	1,555.3	2.3	6.0	56.23	0.07	0.17
28	Cyprus FCU	West Jordan, UT	976.0	5.2	12.6	64.91	0.33	0.15
29	Logix FCU	Burbank, CA	6,019.1	7.3	7.5	55.78	0.32	0.37
30	Service CU	Portsmouth, NH	3,502.3	15.9	8.3	72.05	0.33	0.23
31	Utah Power CU	Salt Lake City, UT	675.0	1.5	6.1	57.18	0.06	0.13
32	OnPoint Community CU	Portland, OR	5,392.9	7.0	5.2	61.74	0.11	0.24
33	Police and Fire FCU	Philadelphia, PA	5,234.5	9.2	6.2	54.14	0.39	0.39
34	Fox Communities CU	Appleton, WI	1,673.8	3.2	9.4	65.59	0.06	0.17
35	Community CU of Florida	Rockledge, FL	726.5	5.4	10.1	56.01	0.55	0.24
36	F&A FCU	Monterey Park, CA	1,661.5	1.6	4.3	50.21	0.08	0.15
37	Directions CU	Sylvania, OH	857.7	21.2	15.2	80.48	0.36	0.41
38	University of Kentucky FCU	Lexington, KY	864.6	34.8	12.9	64.80	0.71	0.49
39	Connex CU Inc.	North Haven, CT	632.2	11.1	16.7	73.54	0.21	0.70
40	Consumers CU	Kalamazoo, MI	1,092.8	7.5	15.6	73.09	0.35	0.29
41	CoVantage CU	Antigo, WI	1,645.1	7.5	7.6	65.34	0.16	0.32
42	Premier Members CU	Boulder, CO	1,134.1	7.7	12.2	67.52	0.38	0.30
43	Whatcom Educational CU	Bellingham, WA	1,606.5	32.8	9.2	73.98	0.28	0.41
44	Patelco CU	Pleasanton, CA	6,592.9	6.2	9.6	65.11	0.20	0.35
45	Firefighters First FCU	Los Angeles, CA	1,380.5	8.3	10.5	81.51	0.02	0.11
46	Boeing Employees CU	Tulovila, WA	19,601.5	7.5	5.9	61.55	0.30	0.25
47	Deere Employees CU	Moline, IL	1,039.3	6.9	10.6	72.49	0.18	0.21
48	LGE Community CU	Marietta, GA	1,391.3	6.4	11.5	70.12	0.28	0.23
49	Michigan Schools and Government CU	Clinton Township, MI	2,035.7	7.2	9.0	59.75	0.43	0.38
50	Goldenwest FCU	Ogden, UT	1,553.6	7.6	8.8	68.15	0.25	0.26
	Group median			8.7	10.3	64.97	0.21	0.30

Data compiled March 7, 2019.
NCOs = net charge-offs
S&P Global Market Intelligence used five metrics to identify top-performing credit unions by applying equal weights to each metric. The mean for each metric was identified across the data set, and standard deviations from these means were calculated for each metric for each institution and aggregated to determine a relative performance score. Scores for each metric also were capped to help normalize the data. Excludes credit unions with less than \$500 million in total assets and a net worth ratio less than 7%.
Data based on 2018 regulatory filings.
¹ Market growth represents growth in member shares and nonmember deposits.
² Delinquent loans include loans that are greater than or equal to 60 days delinquent.
Source: S&P Global Market Intelligence

USSFCU HONORS A

CAPITOL HILL LEGEND



BERTIE BOWMAN

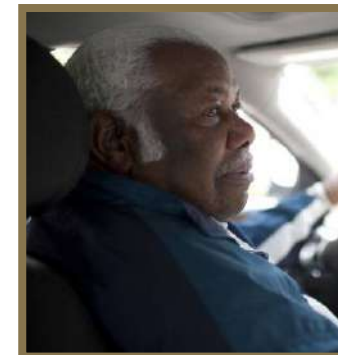
**“Work hard. Be true to yourself. Take responsibility. Have a positive outlook. Expect the best from people.”
—Herbet “Bertie” Bowman**

These are the beliefs that Bertie Bowman lives by and the values that have served him well throughout his life and career.

Arriving in the nation’s capital in 1944, Bertie Bowman is the longest-serving African American staff member on Capitol Hill. From sweeping the steps to working in the coffee shop and the Capitol barbershop—Bowman held several jobs in the U.S. Senate, ultimately rising to become the Assistant Hearing Coordinator for the U.S. Senate’s Foreign Relations Committee, one of the most powerful committees in Congress.

Herbert “Bertie” Bowman was born in the small town of Summerton, South Carolina, in 1931. His precise birth date uncertain, Bowman believes he was born on April 12, 1931.

A 12-year-old Bowman met Senator Burnet R. Maybank (D-SC), while he was campaigning for re-election outside of a local store. Maybank addressed the crowd as he was leaving and said, “If you’re ever in Washington, come by and see me.” Bowman recalls asking him, “If I come to Washington, DC, can I come by and see you?” Maybank replied “Yes.” A year later, Mr. Bowman left home and went to Washington, DC.

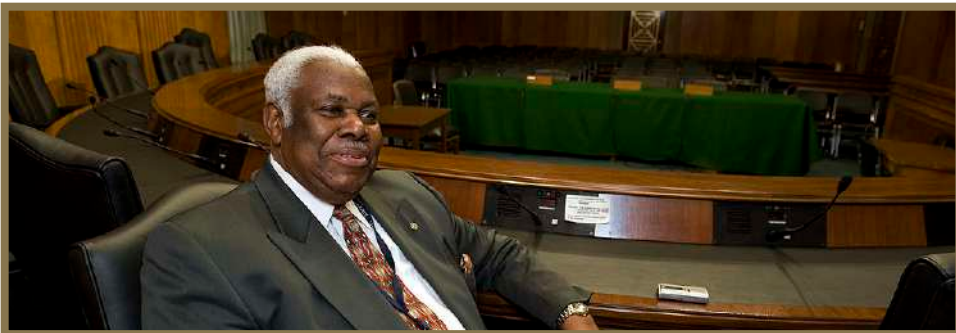


“When I got to Union Station, man, I thought that Union Station was Washington. All those lights. I’d never seen that many lights before.”

Leaving Union Station, Bowman saw the Capitol and remembered Senator Maybank’s words. Far from home, with few resources, Bowman recalls the considerable amount of assistance—and kindness—he received from DC workers and those just passing by.

After spending several nights sleeping on the benches at Union Station, Bowman succeeded in finding the Senator, who quickly arranged Bowman’s first job in Washington—sweeping the steps of the U.S. Capitol. It was only later that Bowman learned the job had been an unofficial one: Maybank was paying Bowman’s salary out of his own pocket.

For sixty years, Bertie Bowman witnessed history in the making: the



death of FDR, World War II, Brown vs. Board of Education, the Civil Rights movement, Vietnam and Watergate. A proponent of unconditional kindness, he's formed many enduring friendships throughout his career on Capitol Hill. This includes former President Barack Obama, with whom he worked on the Foreign Relations Committee for three years. Also, former President Bill Clinton worked for Bowman as a young messenger for the Committee when he was a junior at Georgetown University. Secretaries of State Hillary Clinton and John Kerry also worked closely with Bowman as did Vice President Joe Biden—and many other notable leaders on Capitol Hill.



By the mid-1950s, Bowman had established himself as a jack-of-all-trades around the Capitol. With each step, Bowman's can-do attitude turned him into a mentor, advocate, community leader and even published author. His autobiography, released

in 2008, chronicles his time spent in Washington, DC and includes a personal forward written by former President Bill Clinton. From his time spent on the janitorial staff, to his experience coordinating with powerful committee chairmen, Mr. Bowman knows best how to utilize his depth of understanding with how Capitol Hill works and in order to make a true difference.

"He's always making sure the ones out there getting it done are taken care of," says Denis O'Donovan, friend of Bowman and former USSFCU Board member. "Don't forget them," is what Denis remembers as one of Mr. Bowman's most frequently stated phrases.

Mr. Bowman's service to the Credit Union began in 1966 as a member of the Credit Committee. He joined the Board of Directors in 1975, totaling 44 consecutive years on the Board including two terms as the Board's Chairman. Supporting the Credit Union for nearly fifty-three years, Mr.

Bowman's longevity of service to the institution far surpasses any other person within the organization to-date.

Current USSFCU Chairman of the Board Christopher D. Shunk, reflects on Mr. Bowman's presence within the institution. A longtime colleague and friend, Shunk recalls Bowman's integrity, focus and dedication. "He has always been a fighter and an advocate. Bowman stands up for what's right and always advocates for the ones tasked with getting the job done."

On May 9, 2019, the United States Senate Federal Credit Union held a ceremony in honor of Mr. Bowman—dedicating their new national headquarters building in his name. The ceremony was held in the Senate Foreign Relations Committee Room at the Dirksen Senate Office Building—a very fitting setting to pay homage for the decades of service Mr. Bowman provided while on the Foreign Relations Committee.



It is with full hearts and immense gratitude that we honor Mr. Bertie Bowman for his extended service to the U.S. Senate and the United States Senate Federal Credit Union. The Credit Union would not be the institution it is today without the guidance of Mr. Herbert "Bertie" Bowman.

References: https://www.rollcall.com/news/bertie_bowmans_long_senate_journey-226125-1.html

According to [encyclopedia.com](https://www.encyclopedia.com), Bertie Bowman is the longest-serving African-American staff member on Capitol Hill.

2019 ANNUAL MEETING



Senator Ben Cardin



Senator John Barrasso



Senator Cory Booker



CELEBRATING AN INCREDIBLE YEAR OF GROWTH

The Annual Meeting of United States Senate Federal Credit Union members will be held on May 20, 2019 in the Hart Senate Office building on the 9th floor in room SH-902. The Annual Meeting is a yearly gathering to report on the state of the Credit Union, confirm or hold board elections and—most importantly—to meet face-to-face with many of the incredible people that make up USSFCU's membership.

Last year's Annual Meeting had a record attendance of over 300 members. Attendees gathered to hear about the current state of the Credit Union and this was also an opportunity to hear remarks from Senators' John Barrasso (R-WY), Senator Cory Booker (D-NJ) and Senator Ben Cardin (D-MD).

Senator John Barrasso voiced vocal support for credit unions as he addressed the room. Barrasso took action last year in supporting the bipartisan Economic Growth, Regulatory Relief, and Consumer Protection Act (S. 2155). This bill maintains the oversight needed but allows credit unions and community banks the freedom to better serve their members.

"The credit union represents some of the best values we have, beginning in the Great Depression when so many were struggling," noted Senator Cory Booker as he addressed the crowd. He continued by speaking of his own low-income neighborhood in New Jersey and concluded by stating, "If you want to go fast, go alone. but if you want to go far, go together;" this sums up the spirit of the credit union."

Senator Ben Cardin said that, "credit unions are grounded in the community and fighting to preserve the ability to continue their mission."

This voice of support from our leaders in the Senate inspire hope that the credit union industry is well represented and supported by members of Congress.

Join us on Monday, May 20, 2019, so you don't miss out on the great opportunity to hear this year's Senators address the Annual Meeting.

State of the Credit Union

In 2018, USSFCU celebrated the Year of the Member. We did this by passing along the great success we had in 2017 to our members in the form of great dividend rates on savings products. We started increasing the earnings rates on January 1 and increased them almost every month for the rest of the year. For a number of months, we held the #1 rate in the nation for 60-month Jumbo Share Certificates and our entire line of savings products ranked in the top 50 according to S&P Global Market Intelligence. S&P Global Market Intelligence also ranked USSFCU as the Top Performing Credit Union in the nation. To read more about this, turn to pg. 3 and read the article titled "United States Senate FCU Leads 2018 Credit Union Rankings." We also placed in the Top 200 Healthiest Credit Union rankings by Lending Tree's savings resource site: DepositAccounts.com. USSFCU made the list at #79, beating larger credit unions such as Navy Federal CU and PenFed CU.

We also placed higher than many of the local credit unions that provide services to federal employees. To learn more about our Top 200 ranking, visit ussfcu.org/top200. What do these rankings mean for our members? It means that we are building a strong, stable and secure Credit Union that you can depend on for many years to come. While many financial institutions are trying to find ways to survive in a constantly changing economy, USSFCU is thriving and growing. As we continue our growth in 2019, we will never forget that our number one priority is you—our valued members.

Election for the Board of Directors

Ileana Garcia, Jay Moore, Margo Rushing and Tom Wacker, will retain their Board seats for another term. All were nominated to the Board by the Credit Union's Nominating Committee in February 2019 to fill the three expiring terms and one vacancy under the Credit Union's Board established election schedule. There were no other nominations and no petitions for nomination; therefore, pursuant to Section 2 of Article VI of the Credit Union's Bylaws, there will be no election in 2019. Nominating Committee Chair Christopher C. Dey will declare the nominees elected by general affirmation at the Annual Meeting from 12:00pm–12:30pm.

Products & Services Fair

If you have ever wanted to have all of the experts in one place to ask any question you could imagine about any of our products or services, you've come to the right place. The Products & Services Fair begins right after the conclusion of the Annual Meeting and is in the same space on the 9th floor of the Hart Senate Office Building. This is also a great time to mingle, see old friends and make some new ones. There will be a lot of great food and our knowledgeable USSFCU team members will also be there to answer any questions you may have about our products and services.

Great Food, Giveaways and Raffle Prizes

This year, we have a fully revamped menu of goodies to snack —available from 12:30–2:00pm. Some of the delicious items you will get to enjoy include: Maryland crab sliders, roast beef, arugula and horseradish aioli sandwiches, mini beef empanadas, along with tapas dishes, dessert and so much more. Don't miss out on these delectables and a great opportunity to meet fellow members and USSFCU staff.

RAFFLE PRIZES



Learn more at ussfcu.org/annualmeeting

This is really a time to celebrate our members, and one of the ways we do that is through our incredible giveaways and raffle drawings. Every member will receive a free gift as soon as they sign in for the Annual Meeting. Members who sign in will automatically be entered into our grand prize raffle drawing where we will be awarding six raffle prizes. Also, members who RSVP for the Annual Meeting will be added to our special RSVP raffle drawing. Don't miss out on the opportunity to enter to win any one of these great raffle prizes!

**We'll see you on Monday, May 20 at the
2019 Annual Meeting and Products & Services Fair!**



MEMBERS' VOICE

YOU SPEAK. *Member messages from the surveys.*

"Customer service is outstanding. Everyone is very friendly, knowledgeable, and always willing to help. They make you feel like family. If I encounter any issues, it is handled expeditiously and I am always completely satisfied." —Nicholas

"USSFCU has been an outstanding resource for all the years I've lived and worked in Washington. From account management for my entire family to car loans and investment tools, I could not ask for a better financial institution! Thank you."

—Dana

"Personal touch. People who know you; a small community feel. I enjoy seeing the same employees for years. It makes me feel good to know they like working for you enough that they stay there. It makes the experience personal." —Genie

"I have always been satisfied with the Credit Union. This goes back about thirty years or more. Through the years, the process has worked perfectly well for me."

—Juanita

WE LISTEN. *Our responses and comments to member surveys messages.*

"Being retired from the federal government, I am no longer in contact with federal workers who would be eligible to join." —Elizabeth

We have over 140 different groups that are eligible for membership. Two of those groups include the American Consumer Council and the Capitol Hill Historical Society, which is open to the public for membership. Once you establish membership with any of these groups, you automatically become eligible for membership with USSFCU.

"Make it so I can pay my loan back online." —John

We have recently made it easier for our members to make online loan payments from outside financial institutions. Bank to Bank Transfers to Loans is now a fully available option to our members via Online Banking.

"Would only recommend for DC friends; inconvenient if you live in a different state." —Ana

USSFCU partners with a network of 3,500 shared branches and 200,000 surcharge-free ATMs, which gives us a nationwide reach. You can do many of the same transactions at a shared branch location that you can do at one of our branches in the Washington, DC area. Also, through Online and Mobile Banking, it is almost like having a branch in the palm of your hand.

SEG Spotlight

In addition to the United States Senate, USSFCU extends membership to more than 100 other Select Employee Groups (SEGs) and esteemed organizations.

Below are some of our featured SEGs.

Mental Health America (MHA)



Mental Health America is the nation's leading community-based nonprofit dedicated to helping all Americans achieve and live mentally healthier lives. Founded in 1909, their work is driven by a commitment to promote mental health as a critical part of overall wellness. With recovery as the goal, MHA offers prevention services, early identification and intervention for those at risk, as well as integrated care and treatment for those who need it.

May is Mental Health Month. Observed in the U.S. every May since 1949, MHA reaches millions through media, local events and screenings. As a result of MHA's efforts, many Americans with mental disorders have sought care and now enjoy fulfilling, productive lives in their communities. >> Learn more about MHA at mentalhealthamerica.net.

Outdoor Power Equipment Institute (OPEI)

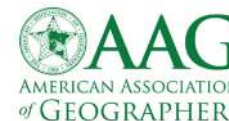


OUTDOOR POWER EQUIPMENT
INSTITUTE

The Outdoor Power Equipment Institute is an international trade association representing more than 100 power equipment, engine and utility vehicle manufacturers and suppliers. OPEI encourages and promotes a healthy and safe environment through the proper use of outdoor power equipment.

OPEI members consist of outdoor power equipment manufacturers, suppliers and the organizations and institutions who contribute to the scientific, technical, educational and research expertise of the industry. For over 67 years OPEI's goal has been to provide our members a forum so they can effectively engage with one another to solve the most pressing issues of this industry. >> Learn more about OPEI at opei.org.

American Association of Geographers (AAG)



AMERICAN ASSOCIATION
of GEOGRAPHERS

The American Association of Geographers is a nonprofit scientific and educational society founded in 1904.

AAG members are geographers and related professionals who work in the public, private and academic sectors. They are college instructors, government employees, scientists, advocates, entrepreneurs, students, elementary educators, administrators and more. Its members from nearly 100 countries share interests in the theory, methods and practice of geography, which they cultivate through the AAG Annual Meeting, scholarly journals, books and the AAG Newsletter. >> Learn more about AAG at aag.org.

Biotechnology Innovation Organization (BIO)



Biotechnology Innovation Organization is the world's largest trade association representing biotechnology companies, academic institutions, state biotechnology centers and related organizations across the United States and in more than 30 other nations. BIO members are involved in the research and development of innovative healthcare, agricultural, industrial and environmental biotechnology products. >> Learn more about BIO at bio.org.

USSFCU

CORNER

WHAT'S HAPPENING

AT USSFCU?

2019 CAPITOL HILL CHERRY BLOSSOM RUN

Cherry Blossoms have bloomed and some of USSFCU's very own participated and volunteered for the Credit Union Cherry Blossom Run. This annual event gathers credit unions from across the country to fundraise in support of Children's Miracle Network Hospitals. USSFCU was in full swing on Wednesday, April 4 and Sunday, April 7 at Packet Pick-up in the U.S. Capitol Visitors Center and again on race day.



MORTGAGE DAY



Having a clear understanding of the home-buying process can help tremendously when it comes to navigating the path towards owning a home. With that in mind, USSFCU began the traditional home-buying season with a series of "Mortgage Day" open house events. This past week, USSFCU's Mortgage Loan Officer, Kim Ta, was on-hand at each branch location to speak to members about some of the key things potential homebuyers should know.

If you're considering home ownership or have questions about the mortgage market, contact Kim at **571.253.6355** or **mortgageadvisor@ussfcu.org** to schedule an appointment.

U.S. CAPITOL POLICE (USCP) WORKSHOP



As the 2018 tax season came to an end, USSFCU visited the U.S. Capitol Police and hosted a refresher course on the Basics of Personal Income Tax Strategies. Topics covered in the presentation included the following:

- » Taking advantage of the deductibility of mortgage interest
- » Reducing estate tax (whether to gift away assets to trusts, etc.)
- » Taking advantage of the tax benefits of cash value life insurance
- » Managing capital gains taxes (short-term vs. long-term rates) on taxable investments (non-retirement plan investments)

As one of our Select Employee Groups, USSFCU is proud to serve USCP employees and their family members.

National Disability Rights Network



The National Disability Rights Network (NDRN) is the nonprofit membership organization for the federally mandated Protection and Advocacy Systems (P&As) and the Client Assistance Programs (CAPs) for individuals with disabilities. P&As and CAPs work to improve the lives of people with disabilities by guarding against abuse; advocating for basic rights; and ensuring access and accountability in health care, education, employment, housing, transportation, voting, and within the juvenile and criminal justice systems.

Headquartered in Washington, DC, the NDRM is the only legally based advocacy organization established by Congress to protect the rights of all individuals with disabilities. As part of that mandate, their network includes agencies in every state and U.S. territory, working to provide legal protection and advocacy services for all people with disabilities.

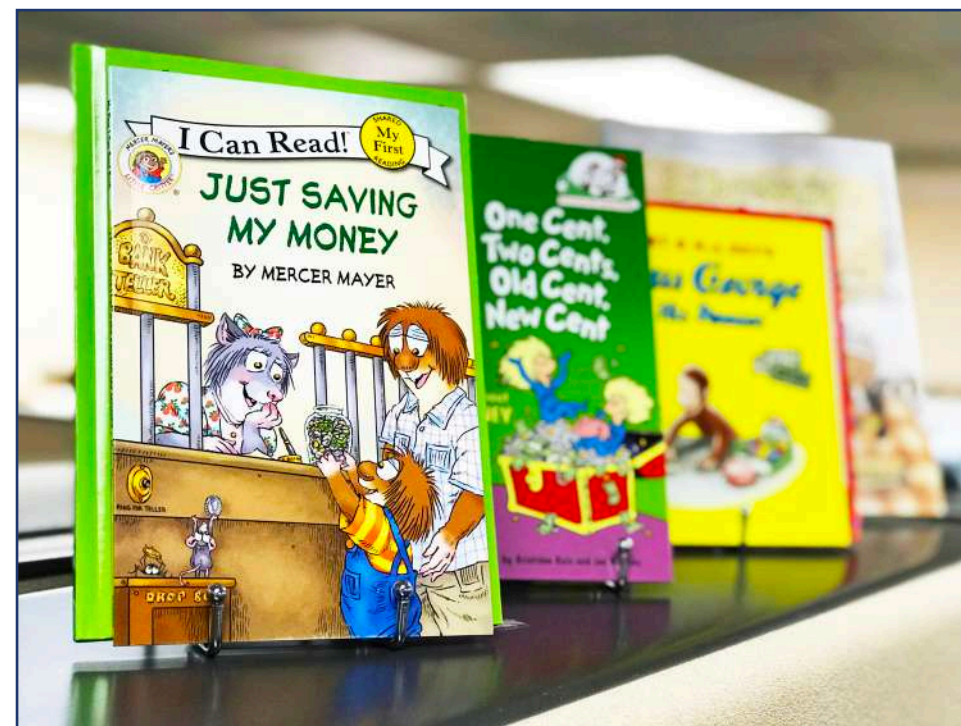
The American Association of Geographers' Annual Meeting



The American Association of Geographers' (AAG) Annual Meeting was held April 3–7, 2019, in Washington, DC. The conference hosted nearly 8,500 geographers, GIS specialists, environmental scientists and other registrants from around the world sharing the very latest in research, policy, plus applications in geography, sustainability and GIScience.

Conference attendees enjoyed the diversity of local food and the annual Cherry Blossom Festival, which attracts millions, as well as the rich history of the surrounding region. Of those in attendance, 30 percent were there representing countries outside of the United States.

USSFCU celebrates Credit Union Youth Month with Children's Book Donations



In celebration of Credit Union Youth Month, USSFCU highlights financial literacy with a colorful collection of children's books! Hand-picked by our Credit Union staff, donations included an array of books recommended for introducing and teaching children of all ages about money. Collections were donated throughout the month of April to USSFCU's youth-centered Select Employee Groups (SEGs).

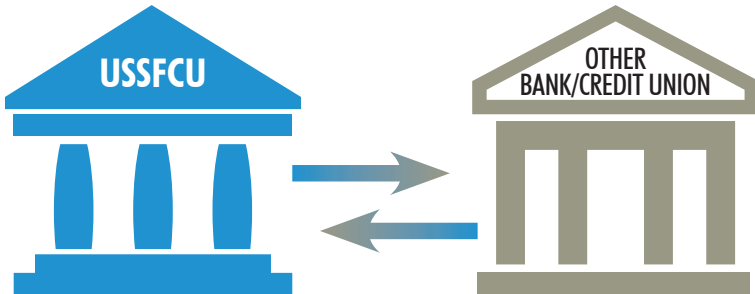
By engaging children early, we can set them on the path to financial literacy, understanding and security. Staying true to the Credit Union philosophy, USSFCU hopes to bring special attention to the important role financial education plays in helping children become financially healthy adults.



In addition to the United States Senate, USSFCU's field of membership extends to over 150 other SEGs including the following youth-focused organizations: Communities in Schools (CIS of NOVA), National Head Start Association (NHSA) and the Browne Academy.

DID YOU KNOW?

Bank to Bank Transfers to Loans is NOW AVAILABLE



Bank to Bank Transfers to Loans is now a fully available option for our members via Online Banking.

With Bank to Bank Transfers to Loans, members can:

- » Easily move money from an account they own at another financial institution to pay their USSFCU loan(s) (A one-time set-up of the institution is required)
- » Transfer payments up to \$5,000 per day
- » Set up both single and recurring transfers

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