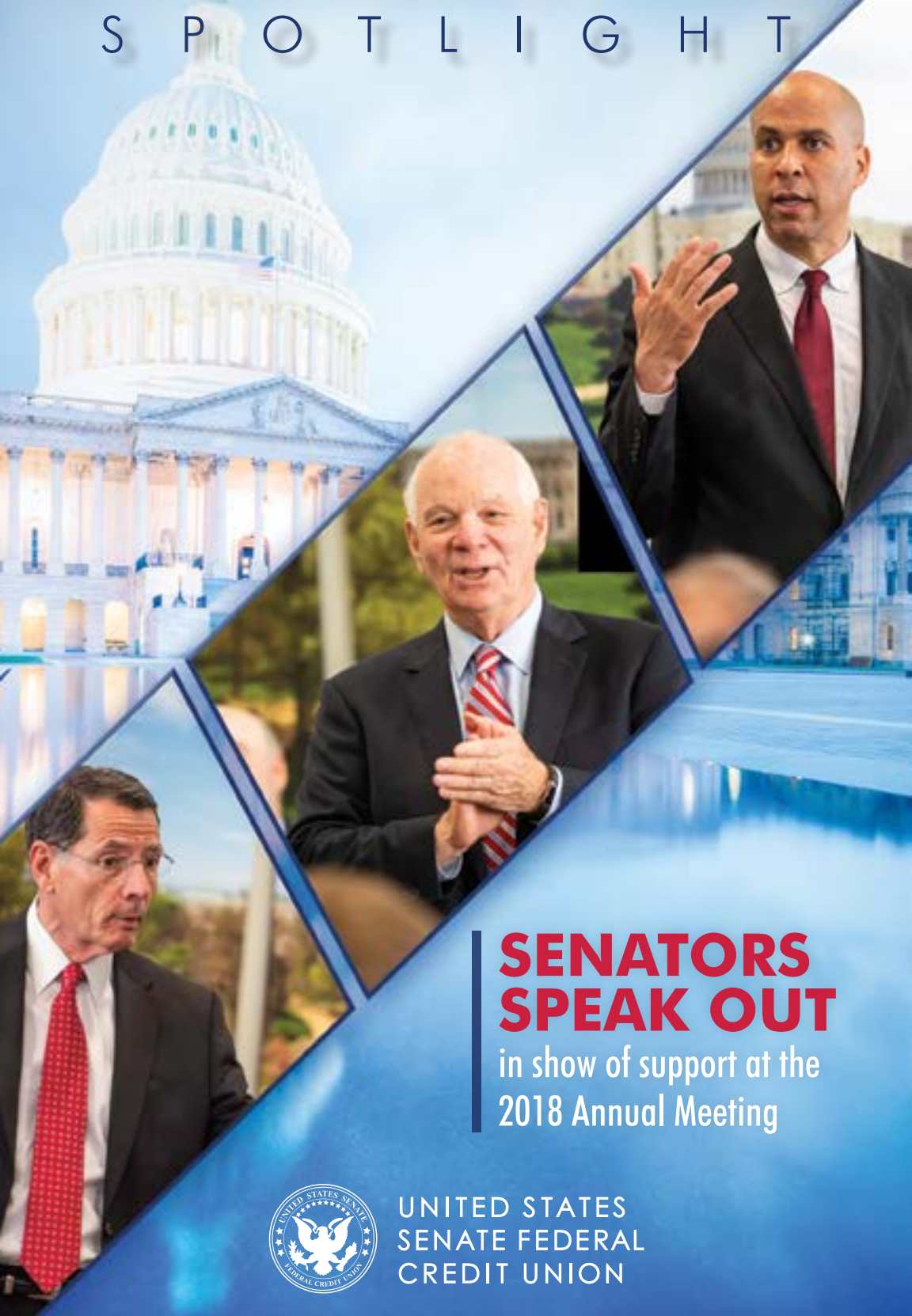


# USSFCU

S P O T L I G H T



## SENATORS SPEAK OUT

in show of support at the  
2018 Annual Meeting



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

# NEW HOTTER RATES

THAT BURN THE COMPETITION

## SHARE CERTIFICATE

USSFCU RATES AS HOT AS

**3.53%** APY<sup>1</sup>

**2.73%** NATIONAL APY AVERAGE<sup>2</sup>

## MONEY MARKET

USSFCU RATES AS HOT AS

**1.17%** APY<sup>2</sup>

**0.20%** NATIONAL APY AVERAGE<sup>3</sup>

## BUMP RATE CERTIFICATE

USSFCU RATES AS HOT AS

**3.32%** APY<sup>3</sup>

**2.73%** NATIONAL APY AVERAGE<sup>3</sup>

## Paying With The Touch of Your Phone

Pg. 4



## A Technological Leap Forward for Members

Pg. 14



## 2018 Annual Meeting RECAP

Pg. 9



TAKE ADVANTAGE OF THESE GREAT NEW RATES TODAY!

View all of USSFCU Deposit rates and terms, at [ussfcu.org/newrates](http://ussfcu.org/newrates), or call Member Services at **800.374.2758**.



UNITED STATES SENATE FEDERAL CREDIT UNION



APY = Annual Percentage Yield. <sup>1</sup>A 60-month term share certificate with a minimum balance of \$60,000 will earn 3.53% APY. A 60-month term share certificate with a minimum balance of \$1,000 will earn 3.41% APY. Rates effective as of 08/01/2018. Rates are subject to change without notice. Early withdrawal penalties may apply. The minimum balance required to open a share certificate is \$1,000. You must maintain a minimum daily balance of \$1,000 in your account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance requirement. The APY assumes dividends will remain on deposit until maturity. The dividend period on your account begins from the date that your account is opened and ends on the maturity date, unless renewed. Member has 10 days from the maturity date to make changes with no penalty. <sup>2</sup>A Money Market account with a minimum balance of \$500,000 will earn 1.17% APY. A Money Market account with a minimum balance of \$2,000 will earn 0.76% APY. Rates effective as of 08/01/2018. Rates are subject to change without notice. The minimum balance required to open a money market account is \$2,000. You must maintain a minimum daily balance of \$2,000 in your account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance requirement. The APY assumes dividends will remain on deposit until maturity. The dividend period on your account begins from the date that your account is opened. Unlimited transactions in branch locations and only 6 electronic transactions (online banking, mobile banking or selection) per month. <sup>3</sup>A 60-month term bump rate certificate with a minimum balance of \$60,000 will earn 3.32% APY. A 60-month term bump rate certificate with a minimum balance of less than \$200,000 will earn 3.20% APY. Rates effective as of 08/01/2018. Rates subject to change without notice. The term of your Bump Rate Share Certificate, you are permitted to make a one-time request to adjust your dividend rate at your discretion. To adjust the rate on the Bump Rate Share Certificate, an owner of the Certificate must contact the Credit Union to request the increase. The rate of the Bump Rate Share Certificate will be adjusted on the date the Credit Union receives the request. The rate will be adjusted to the rate currently in effect for our Bump Rate Share Certificate at the time it is received. When you elect to exercise the Bump Rate Option, the new dividend rate will be paid for the remaining term of your account. A one-time dividend rate increase will not extend the maturity date of your account. The Credit Union makes no guarantee you will be able to exercise this option since future dividend rates cannot be predicted. Early withdrawal penalties may apply if funds are accessed before the Certificate's date of maturity. Fees and penalties may reduce earnings. A minimum deposit of \$1,000 is required to open and maintain a Bump Rate Share Certificate. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance requirement. The APY assumes dividends will remain on deposit until maturity. The dividend period on your account begins from the date that your account is opened and ends on the maturity date, unless renewed. Member has 10 days from the maturity date to make changes with no penalty. Bump Rate Share Certificates may not be pledged as collateral for shared secured loans with the Credit Union. <sup>4</sup>Based on the national average rates released for share certificates (CDs) on BankRate.com. <sup>5</sup>Based on the national average rates released for money market accounts on BankRate.com.

USSFCU | Serving the Senate Community 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



**Kathy Dalfrey**  
Senior VP/CFO



**Mike Sisk**  
Senior VP/COO

### USSFCU Board Members

**Christopher D. Shunk**  
Chairman

**Margaret P. Rushing**  
Vice Chair

**Christopher C. Dey**  
Secretary/Treasurer

**Ileana Garcia, CPA**  
Director

**Judy Rainey**  
Director

**Timothy L. Anderson**  
Director

**Bertie Bowman**  
Director

**Tom Wacker**  
Director

**Anthony J. Zagami**  
Director

**Penelope A. Gross**  
Recording Secretary



# PAYING WITH THE TOUCH OF YOUR PHONE

Simple, Secure & Now at USSFCU

**Add any USSFCU credit and debit cards to the mobile wallet on your mobile phone.\***

Many new smartphones, tablets and wearable devices now have built-in contactless payment systems that use a technology called Near-Field Communication (NFC). USSFCU's new mobile payment capabilities let you use your USSFCU Debit Card, Smart Rate and Smart Rewards Credit Cards with NFC smartphone systems. NFC transmits your debit card information when you bring it in close proximity to the retailer's payment terminal, allowing you to complete a transaction without fumbling through your physical wallet.



Three of the largest NFC-enabled smartphone systems were created by Apple, Google and Samsung. They each have their own mobile wallet service that allows you to make secure payments with a wide variety of merchants. Your account number will never be stored and your card number is never shared with merchants or transmitted with payment.

**Add your eligible USSFCU card to your mobile wallet today and look for these popular symbols:**



Visit [ussfcu.org/mobilewallet](https://ussfcu.org/mobilewallet) for more details.

\*Cardholder must activate each payment service before paying with their mobile device. Visit [ussfcu.org/mobilewallet](https://ussfcu.org/mobilewallet) for more information on activation, device requirements, terms and conditions or call 800.374.2758. Merchant participation required. USSFCU is not the provider of the mobile wallet, and is not responsible for providing the mobile wallet service to you. You must contact your mobile wallet provider for minimum hardware and software requirements; or for questions, disputes or complaints about the mobile wallet. USSFCU can terminate, change, add, or delete any terms, at anytime. Android™ and Google Pay™ are trademarks of Google Inc. Apple Pay®, Apple Watch®, Touch ID®, iPhone® and iPad® are trademarks of Apple Inc. Samsung Pay® is a registered trademark of Samsung Electronics Co., Ltd. Visa Checkout is a registered trademark of Visa International Services Association, registered in the U.S. and other countries.

Membership eligibility required. Federally insured by NCUA.

## Apple Pay, Google Pay & Samsung Pay:

## What to Know

### APPLE PAY®



Apple Pay—which combines NFC with Apple's fingerprint reader, Touch ID®—is accepted by many major brands. Users can add credit, debit and prepaid cards, as well as select loyalty cards that are listed on the Apple Pay home page.

Apple Pay can be used in stores, online and in apps. To set it up on your iPhone, make sure you've activated your Touch ID function. Add your credit and debit card account information via the phone's Wallet app. Some banks may ask you to verify your card. You can add multiple cards and select a default.

Then, when checking out at a store that allows Apple Pay (you can tell by the logo on the merchant's point-of-sale system), hold the phone close to the payment terminal and touch your finger to the home button so that Touch ID can sense your fingerprint and authenticate the purchase.

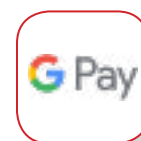
Alternatively, you could pay with an Apple Watch® by double-clicking the side button and then holding it near the reader.

*Apple Pay with Touch ID fingerprint verification is available on the: iPhone 6, 6 Plus, 6s, 6s Plus, SE, 7 and 7 Plus and higher. Apple Pay also works with the iPhone 5, 5C and 5S, but these devices have to be paired with an Apple Watch to work at checkout.*



© Copyright NearWallet, Inc. All Rights Reserved

### GOOGLE PAY™



Google Pay also can be used at many different retailers. Again, check the point-of-sale device for the Google Pay logo or another symbol that indicates contactless payments are accepted.

You can add debit, credit, gift and select loyalty cards to your account, which can be used for in-store, in-app and online transactions.

To use Google Pay, download the app and add your cards. As with Apple Pay, you can choose a default. When you reach the checkout terminal, unlock your phone and hold it in close proximity to the card reader. A green checkmark will appear on your phone, indicating payment has been sent.

In contrast to Apple Pay, Google doesn't require a fingerprint scan to authorize a transaction from a smartphone. Some Android™ phones do have fingerprint-scanning technology that can be used to unlock the phone, but you can also use a PIN, password, iris scan, face recognition or pattern, depending on the lock-screen security options on your device.

Google Pay is compatible with NFC-enabled devices running Android 4.4 or higher.

### SAMSUNG PAY®



Like Google Pay and Apple Pay, Samsung Pay is widely accepted. Samsung phone owners use an app to add their credit, debit and gift card information. Samsung Pay's home page also notes it "...can store almost every card with a barcode on it;" so you can also add loyalty, membership and rewards cards to your phone or wearable device.

To set up Samsung Pay, launch the app and register your fingerprint and PIN. Then add your cards. To use Samsung Pay at the register, swipe up on your phone (even when the display is asleep) and then select the card you want to use. After that, authenticate your identity with a fingerprint scan or password before putting your phone next to the payment terminal to complete the transaction. Unlike Apple Pay and Google Pay, Samsung Pay can be used at magnetic stripe or EMV (Europay, MasterCard and Visa) terminals in addition to NFC point-of-sale devices.

For avid users of Samsung Pay, purchases can rack up Samsung Rewards points on top of credit card rewards. Once enough points are earned, they can be redeemed for items in the Samsung Reward catalog, which includes gift cards to retailers and Samsung products like the Gear VR headset and the Gear Fit 2 fitness wearable device.

Samsung Pay is available on the: Galaxy S9, S9+, Note8, S8, S8+, S7 edge, S7, S6 edge+, Note5, S6 edge, S6 active, S6, Gear S2, Gear S3 Gear Fit2 and Gear Sport.

### MOBILE WALLET SECURITY

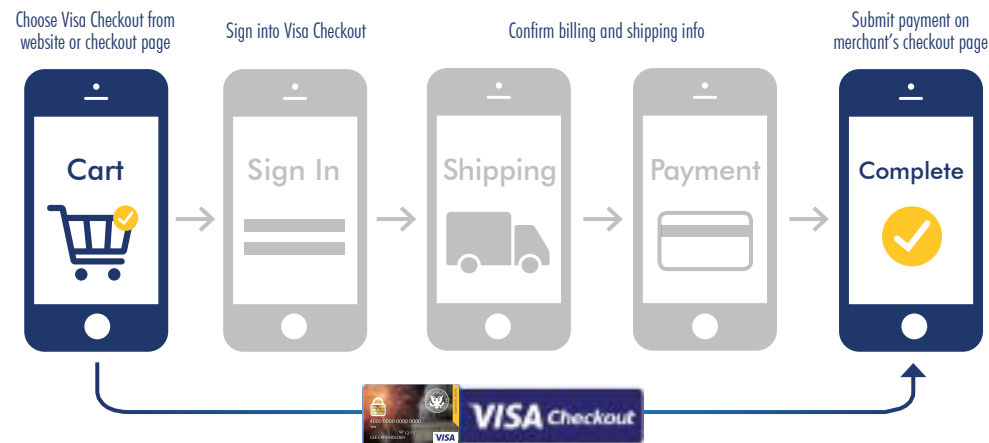


No matter which of these three payment systems you use, your card information is never collected by the merchant. Instead, each of these services "tokenizes" account information. When you make a new transaction, your account is represented by a random transaction code, but your actual card numbers are never shared with the business. Tokenization helps prevent fraud and minimizes damage if the merchant undergoes a data breach.

For additional security, make sure your device's lock screen is password-enabled with a PIN; alphanumeric phrase; pattern; or a fingerprint, facial or iris scan.

# USSFCU CREDIT & DEBIT CARD HOLDERS ARE ALSO NOW ELIGIBLE TO USE:

## Visa Checkout, the easier way to pay online!



### Online purchases are more convenient and secure than ever with Visa Checkout.

Enroll your card information one time and use it to shop online and within your favorite apps again and again.

#### Make online purchases with a single login.

- » No payment information to fill out.
- » No shipping information to fill out.

Look for the Visa Checkout button when you pay online!

#### How to use Visa Checkout

Once your card is registered, you can start using Visa Checkout online, as long as the retailer accepts it. When you go to your cart, select the option to pay with Visa Checkout. Once selected, a small login screen for Visa Checkout will appear over the retailer's page. After you login, choose which enrolled card you want to use. You will then be sent back to the retailer's site, with all of your information filled in and your purchase complete!

#### Security and incentives

Besides convenience, Visa Checkout offers greater security for online transactions. According to Visa, the service's security capabilities "contributed in Visa Checkout's fraud volume as a percentage of sales being 63% lower and its fraud count as a percentage of transactions being 56% lower than non-Visa Checkout volume at top Visa Checkout merchants."

#### The bottom line

With mobile devices becoming essential to daily life, being able to make purchases quickly and securely makes sense. Simply enrolling your cards in a digital wallet may offer the convenience that you're looking for. For online or mobile shopping specifically, Visa Checkout may help you complete transactions faster, especially at retailers where you don't already have an account.

**To get started**, visit the Visa Checkout website at <https://secure.checkout.visa.com> and create an account using your name, email address or mobile number, your country location and a password.

Next, enter your credit or debit card information, including the security code, your billing address and one or more shipping addresses.

Finally, you can set security questions for greater safety. When you submit, you'll receive an email or a text for confirmation.

Cardholder must enroll in service before use. Visa Checkout is a Visa® service, not a USSFCU service. For more information on Visa Checkout terms and conditions, visit <https://secure.checkout.visa.com/PL/pages/terms>.

UNITED STATES SENATE FEDERAL CREDIT UNION™

# ALL CAPS

## STANLEY CUP REMATCH

# GIVEAWAY

### AUTO LOAN

AUG. 1 - SEPT. 30, 2018

Bring your auto loan to USSFCU™\*\* for a chance to  
**WIN CAPS TICKETS & FULLY CATERED SUITE!\***

Washington Capitals vs Vegas Golden Knights  
Wednesday • October 10, 2018 at Capital One Arena

You could ROCK THE RED with...

- Two tickets to the game
- Fully catered suite
- One parking pass

For full giveaway details including  
Official Rules & Regulations visit  
[ussfcu.org/allcaps](http://ussfcu.org/allcaps)

Whether it's new, used or you are refinancing an auto loan from  
another lender\*\*, you will be automatically entered to win!\*

Questions? Email [communications@ussfcu.org](mailto:communications@ussfcu.org)



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

**Two Grand Prize Winners will be  
selected on October 3rd, 2018.**

\* ALL-CAPS Stanley Cup Rematch Giveaway – AUTO LOAN: Any United States Senate Federal Credit Union (USSFCU™) members 18 years or older with new, used or refinanced USSFCU™ auto loans (who applied after August 1st, 2018) approved and booked August 1, 2018 through September 30, 2018 will be automatically enrolled if other criteria is met. Any qualifying USSFCU loans booked during the period of eligibility must stay active or eligibility will be voided. Members must be in good standing in order to qualify. One entry per every qualified loan booked before September 30, 2018. Odds of winning are based on the number of entries. USSFCU™ employees, their immediate family members, and Board members are not eligible for this offer. Only individual persons may participate. Certain restrictions may apply. Limited time offer. Notify USSFCU™ by September 30, 2018 if you would not like to be enrolled in this promotion by emailing [communications@ussfcu.org](mailto:communications@ussfcu.org). Other promotions may not be included. Entry period begins on August 1, 2018 at 12:01 am (EST) and end on September 30, 2018 at 11:59 pm (EST). Entry into the ALL-CAPS Stanley Cup Rematch Giveaway – AUTO LOAN promotion does not constitute entry into any other promotion. Entries received prior to or after the entry period are not eligible for the offer. All federal, state, and local tax liabilities are the sole responsibility of the winner. No transfer or substitution of the Prize by USSFCU™. A 1099 form will be issued in January 2019. Members must be in good standing at the time of the drawing to qualify. Winner will be notified by phone or email. Qualifying USSFCU™ auto loans criteria applies. This offer cannot be combined with any other offer and USSFCU™ reserves the right to discontinue the promotion without notice at any time and for any reason. USSFCU™ employees, Board Members and their immediate family members are not eligible to win. No Purchase Necessary to Enter or Win. Must be 18 years or older. Anyone the age of 18 and over who does not qualify for the drawing by funding a qualified USSFCU™ auto loan in the specified time period can enter one time per USSFCU™ membership account by sending a 3x5 postcard with your name, phone number, complete address, email and birth date to: United States Senate Federal Credit Union—ALL-CAPS Stanley Cup Rematch Giveaway – AUTO LOAN, 2750 Eisenhower Ave., Alexandria, VA 22314, and must be postmarked by September 28, 2018 to qualify. One postcard per membership account is allowed to qualify for the contest. USSFCU™ reserves the right to add, delete or revise these official rules as necessary without notice.

\*\* Required minimum auto loan amount is \$10,000. Existing USSFCU™ auto loans are not eligible for refinance to qualify. Rate & terms subject to credit history. All loans subject to credit approval.

Visit [ussfcu.org/rates](http://ussfcu.org/rates) to view our rates and terms. Certain restrictions may apply. Must be a USSFCU™ member in good standing to win. Loan must be approved and funded in order to be selected as a winner.

USSFCU™ is not affiliated with the NHL, Washington Capitals or Vegas Golden Knights Hockey Team. NHL, Washington Capitals, Vegas Golden Knights Hockey Team or Capital One are not sponsors of the promotion and are in no way responsible for the administration of the promotion and the verification of winners. All inquiries regarding the promotion should be directed to USSFCU™. Washington Capitals is a registered trademark of the Washington Capitals Hockey Team. Vegas Golden Knights is a registered trademark of the Vegas Golden Knights Hockey Team. NHL is a registered trademark of the NHL brand. Stanley Cup is a registered trademark of the National Hockey League. Capital One is a registered trademark of Capital One.

## USSFCU 2018 ANNUAL MEETING RECAP

### Senators Extol the Virtues of Credit Unions at USSFCU's 83<sup>rd</sup> Annual Meeting



Over 300 people packed the 9th floor of the Hart Senate Office Building in Washington, DC for United States Senate Federal Credit Union's (USSFCU's) 83<sup>rd</sup> Annual Meeting of Members.

Attendees gathered to hear about the current state of the Credit Union and this was also a chance to hear Senators' remarks regarding USSFCU and credit unions. Among the group of USSFCU members, staff and Board of Directors were guest speakers: Senator John Barrasso (R-WY), Senator Cory Booker (D-NJ) and Senator Ben Cardin (D-MD). The energetic atmosphere of the room was amplified by the positive news and optimistic projections given by each speaker.

“2017 was a very good year for the Credit Union,” said USSFCU President/CEO Kenneth Kramer, “with a financial net worth above 11 percent, and Return on Assets above one percent, placing USSFCU in the top tier of credit unions nationally.” USSFCU’s Total Assets grew \$64 million (10.6%) to \$674 million by the end of 2017.

“2018 is also off to a great start,” said Kramer. Total Assets continue to rise, with an additional \$44 million in growth, quarter one ends with \$718 million in Total Assets, a USSFCU milestone. Upholding the true spirit of credit unions, USSFCU returns profits to our valued membership. USSFCU has increased dividend rates not once, but twice (January 1 and March 1) on all savings and deposit products. In addition, interest rates were lowered on USSFCU Visa® Credit Cards.

USSFCU’s “Relationship and Service Focus” cultural values are evident by the way the organization serves its members and the community at large. For more than a decade, USSFCU has sponsored the Credit Union Cherry Blossom 10-Mile Run, benefiting the Children’s National Hospital and continues to support local food banks and shelters in the greater Washington, DC metropolitan area.



USSFCU Members attending the 2018 Annual Meeting. View more Annual Meeting photos on the next page. ▶

Passed by the House on May 22, 2018, and signed into law by the President just one day after the Annual Meeting, the bill will enable credit unions more flexibility and freedom in the products and services they offer 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 then took the floor and stated that he was glad to hear that USSFCU remains healthy and loyal to its members. Cardin drew a stark contrast between credit unions and “big banks” by noting that the banking industry continues developing predatory practices over time, but credit unions have remained true to their mission. Cardin finished by saying, “Credit unions are grounded in the community and fighting to preserve the ability to continue their mission.”



Senator John Barrasso voiced vocal support for credit unions as he addressed the room. Earlier in the year, Barrasso showed consensus with credit unions and community banks by voting in favor of the bipartisan Economic Growth, Regulatory Relief, and Consumer Protection Act (S. 2155). “This bill will give these vital institutions the freedom to do what they do best: serve their customers and their communities,” Barrasso stated.

The final takeaway from the 2018 USSFCU Annual Meeting is that credit unions and communities are inexplicably bound together. This union is at the very heart of USSFCU’s mission. The support for credit unions offered by these Senators and recent legislation shows that credit union solidarity could even possibly bridge the partisan divide on Capitol Hill.

## INTRODUCING THE 2018 BOARD OF DIRECTORS



Christopher D. Shunk



Margaret P. Rushing



Christopher C. Dey



Illeana Garcia



Judy Rainey



Timothy L. Anderson



Bertie Bowman



Tom Wacker



Anthony J. Zagami



Penelope A. Gross



To view this year's raffle winners, turn to the **USSFCU Corner** on pg. 19.



## USSFCU Named As One of the Top 200 Healthiest Credit Unions in the Nation

DepositAccounts.com, a subsidiary of LendingTree, has released its list of the 2018 Top 200 Healthiest Credit Unions in America. USSFCU was named in this exclusive group, ranking inside the Top 100 at #79 out of 5,573 federally insured credit unions. Being recognized in the Top 200 further solidifies our proven commitment to providing the best possible products, service and stability for our members.



Learn more at [ussfcu.org/top200](https://ussfcu.org/top200)

## A Service that USSFCU Members Will Love & Financial Industry Leaders Trust.

We will be empowering our members with the ability to apply for new accounts 24/7 from any web-ready device. This new streamlined process will reduce the amount of time it takes to complete an application and you can do it in the comfort of your pajamas. The interface of the platform will be simple, intuitive and highly functional. You will have the ability to upload requested documents, fund accounts and check on the status of your application all in one place. Also, if you have a coworker, friend or family member that is interested in joining USSFCU, this platform will walk them through eligibility, application and funding their account in around 10–15 minutes. This exciting new technology will simply change the way you bank.

### Making the Loan Application Process Quick & Simple.

No more scheduling time to jump on a call or drop by the local branch; you will be able to apply for loans and credit cards from your living room or at the local coffee shop. The streamlined interface will easily guide you through all of the necessary steps from application to submission in an intuitive and common sense process. Once the application is submitted and reviewed by our Member Services team, they will reach out to tie up any loose ends and finalize the process. This will dramatically reduce the amount of time from application to loan funding and make it significantly quicker and easier for you to get the funds you need, when you need them.\*

## A Technological Leap Forward for Members

**Adding New Share Accounts, Applying for Loans and Joining USSFCU is About to Get a Serious Upgrade.**

Life can get a little hectic with all the tasks, chores and errands packed into a day. Finding ways to make daily life more manageable and less hectic is at the top of just about everyone's priority list. Smartphones with time management apps, reminders and notification tools do a fair job of helping but they only help you manage tasks and not simplify them. This is where USSFCU steps in, bringing you a new technology platform that will change the way you bank. Our current Online Banking platform allows you to perform many functions from your smartphone or computer such as depositing checks remotely, paying bills, transferring money and more. What if you could add a share certificate or money market account, apply for a loan or open a brand new account from the convenience of your smartphone or computer? USSFCU is about to simplify your life dramatically with an all new online application technology integrated into your current USSFCU CU AnyHour+ Online Banking platform.

**ARRIVING FALL 2018**

### KEY WAYS THIS PLATFORM WILL BENEFIT YOU AS A MEMBER:

#### » RAISE MEMBER SATISFACTION

This platform offers convenience, speed and ease for new and existing accounts. It will automatically provide tailored solutions that will save USSFCU members time and money.

#### » INCREASE STAFF EFFICIENCY

The automated new account creation allows USSFCU staff to focus on providing the attention and responsiveness USSFCU members deserve.

#### » SAFE & SECURE PLATFORM

When using the web to exchange sensitive information, secure data transmission is crucial. Pioneering technology solutions has been especially built to handle the elevated security risks that financial institutions face. By carefully designing and integrating the platform network infrastructure, we can ensure that our solutions are secure, reliable and scalable.



#### SECURITY MEASURES

- Double Firewall Technology
- High Encryption Technology
- Security Monitoring
- Session Timeout
- Security Training

#### BACKUP & FAILSAFE PROCEDURES

- Redundant Multi-Layered Infrastructure
- Flexible and Scalable
- No Single Point of Failure
- Proprietary Real-Time Data Backup
- Load Balancing and Redundant Web Server
- Database Server Redundancy
- Redundant Fiber Connection to Internet
- Battery Backup Power Source
- Gas Generator Backup Power Source
- Full-Mirror Site located in Colorado

\*All loans subject to credit approval. Membership eligibility required. Federally insured by the NCUA. For system requirements visit [ussfcu.org/applynow](http://ussfcu.org/applynow). Contact us at [services@ussfcu.org](mailto:services@ussfcu.org) or 800.374.2758 for more details.



# YOU SPEAK, WE LISTEN.



## Your voice is a vital part of determining the present and future of USSFCU.

We want your feedback on how we are doing. Whether it is a simple transaction or our overall relationship, we want your opinion(s) on how we can best serve you. We are excited to announce that we have created an easy & convenient way for you to let us know about your experience with us, and you should see it in your inbox soon!

As part of our ongoing improvement efforts, we have created a short survey and we would love to get your feedback. This survey will be sent to you by our partner, Satmetrix Systems, Inc., on our behalf, and should take just a couple of minutes to complete.

Being a member at USSFCU means that you have a say in how we do business. We can't wait to hear what you have to say about us!

UNITED STATES SENATE FEDERAL CREDIT UNION™

# ALL CAPS STANLEY CUP REMATCH GIVEAWAY CREDIT CARD

AUG. 1 - SEPT. 30, 2018

Transfer your credit card balance to USSFCU™\*\* for a chance to  
**WIN CAPS TICKETS & FULLY CATERED SUITE!\***

**Washington Capitals vs Vegas Golden Knights**  
Wednesday • October 10, 2018 at Capital One Arena

You could **ROCK THE RED** with...

- **Two tickets to the game**
- **Fully catered suite**
- **One parking pass**

For full giveaway details including  
Official Rules & Regulations visit  
[ussfcu.org/allcaps](http://ussfcu.org/allcaps)

When you transfer an existing credit card balance from another financial institution\*\*, you will be automatically entered to win!\*

Questions? Email [communications@ussfcu.org](mailto:communications@ussfcu.org)



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

**Two Grand Prize Winners will be selected on October 3rd, 2018.**

Membership eligibility required. Federally insured by NCUA.

\* ALL-CAPS Stanley Cup Rematch Giveaway – CREDIT CARD: Any USSFCU™ members 18 years or older with a credit card balance from another financial institution that is transferred to either a USSFCU™ Visa Smart Rate or Visa Smart Rewards credit card between August 1, 2018 and September 30, 2018 will be automatically enrolled if other criteria is met. Any qualifying USSFCU credit card balances transferred during the period of eligibility must stay active or eligibility will be voided. Members must be in good standing in order to qualify. Odds of winning are based on the number of entries. USSFCU™ employees, their immediate family members, and Board members are not eligible for this offer. Only individual persons may participate. Certain restrictions may apply. Limited time offer. Notify USSFCU™ by September 30, 2018 if you would not like to be enrolled in this promotion by emailing [communications@ussfcu.org](mailto:communications@ussfcu.org). Other promotions may not be included. Entry period begins on August 1, 2018 at 12:01 am (EST) and ends on September 30, 2018 at 11:59 pm (EST). Entry into the ALL-CAPS Stanley Cup Rematch Giveaway – CREDIT CARD promotion does not constitute entry into any other promotion. Entries received prior to or after the entry period are not eligible for the offer. All federal, state, and local tax liabilities are the sole responsibility of the winner. No transfer or substitution of the Prize by USSFCU™. A 1099 form will be issued in January 2019. Members must be in good standing at the time of the drawing to qualify. Winner will be notified by phone or email. Qualifying USSFCU™ auto loans criteria applies. This offer cannot be combined with any other offer and USSFCU™ reserves the right to discontinue the promotion without notice at any time and for any reason. USSFCU™ employees, Board Members and their immediate family members are not eligible to win. No Purchase Necessary to Enter or Win. Must be 18 years or older. Anyone the age of 18 and over who does not qualify for the drawing by transferring a credit card balance to a USSFCU™ Visa credit card in the specified time period can enter one time per USSFCU™ membership account by sending a 3x5 postcard with your name, phone number, complete address, email and birth date to: United States Senate Federal Credit Union—ALL-CAPS Stanley Cup Rematch Giveaway— CREDIT CARD, 2750 Eisenhower Ave., Alexandria, VA 22314, and must be postmarked by September 28, 2018 to qualify. One postcard per membership account is allowed to qualify for the contest. USSFCU™ reserves the right to add, delete or revise these official rules as necessary without notice.

\*\* Required minimum balance transfer of \$2,500. All loans are subject to credit approval. Rates and/or credit limits are based on creditworthiness, income and debts. Not eligible if transferring balances between USSFCU™ Visa credit cards. Visit [ussfcu.org/visa](http://ussfcu.org/visa) to view our rates and fees. Certain restrictions may apply. Must be a USSFCU™ member in good standing to win. Loan must be approved and funded in order to be selected as a winner.

USSFCU™ is not affiliated with the NHL, Washington Capitals or Vegas Golden Knights Hockey Team. NHL, Washington Capitals, Vegas Golden Knights Hockey Team or Capital One are not sponsors of the promotion and are in no way responsible for the administration of the promotion and the verification of winners. All inquiries regarding the promotion should be directed to USSFCU™. Washington Capitals is a registered trademark of the Washington Capitals Hockey Team. Vegas Golden Knights is a registered trademark of the Vegas Golden Knights Hockey Team. NHL is a registered trademark of the NHL brand. Stanley Cup is a registered trademark of the National Hockey League. Capital One is a registered trademark of Capital One.

# USSFCU CORNER



## MEET & GREET WITH OUR SEG: HOME BUILDERS INSTITUTE

Earlier this summer, USSFCU was able to join members of the Home Builders Institute (HBI), at their headquarters in Washington, DC. USSFCU representatives were on hand to discuss USSFCU products and services, credit union membership and financial wellness resources. Opportunities like this give us a chance to show appreciation for our SEGs. We enjoyed lunch, informative and light-hearted conversation, and passed out gifts.

If you would like USSFCU to host a financial presentation at your organization contact us by email at [deniso@ussfcu.org](mailto:deniso@ussfcu.org) or by phone at 571.253.6366.

## CHC TROPHY & PLAQUE PRESENTATION

Winners of the Capitol Hill Competition at the Credit Union Cherry Blossom Run in Washington, DC.

1<sup>st</sup> Place: Heinrich Maneuver | Sen. Martin Heinrich's Team

1<sup>st</sup> Runner Up: All The King's Men | Sen. Angus King's Team

2<sup>nd</sup> Runner Up: Bourne to Run | Senate Intelligence Committee Team

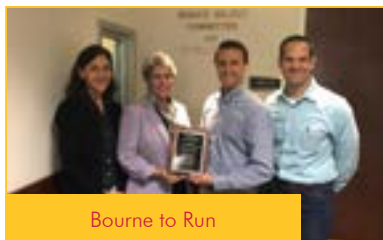
Best Group Name: The Great Daines | Sen. Steve Daines' Team



Heinrich Maneuver



All The King's Men



Bourne to Run



The Great Daines

## 2018 ANNUAL MEETING RAFFLE WINNERS



### Congratulations to Our Winners!

(from top to bottom)

Apple iPad

Trinity H.—Member Since 2011

Microsoft Surface Pro  
Jennifer P. (Scott S.)—Member Since 2012

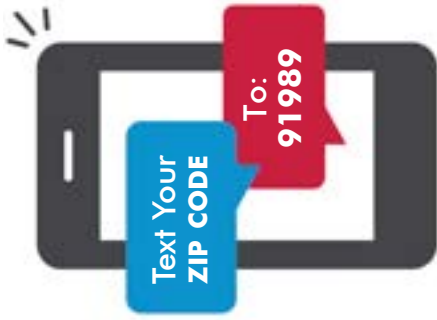
\$1,000 Delta Gift Card  
Ashley L.—Member Since 2016

Apple MacBook Air  
Jillian J.—Member Since 2017

All winners are pictured with (left to right): Denis Odonovan, VP of Business Development, Ken Kramer, President & Ceo, and Illeana Garcia, Board Member.

# Did You Know?

You can quickly find a surcharge-free ATM by simply texting your **zip code** to **91989!**



Simplify your life  
with USSFCU!



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

P.O. Box 77920  
Washington, DC 20013