



USSFCU INFO BOOK



UNITED STATES
SENATE FEDERAL
CREDIT UNION



Serving Our Members Since 1935

After decades of strategic planning and growth, USSFCU strives to continually introduce innovative new products and services, including user-friendly checking accounts and online and mobile banking services, to meet our members' evolving needs in an era of rapid technological change.

The culture of an organization is vital in determining the path it will take into the future. Our entire organization came together to collectively define what we consider key areas that will define these values and lead USSFCU, together with our members, into a brighter future. Here, we highlight some of the main areas that will truly make us all "Better Together."



BETTER TOGETHER

S.T.R.I.V.E

We strive to live USSFCU's core values of security, teamwork, respect, integrity, innovation and engagement in everything we do.

Security

We are devoted to maintaining our members' trust by safeguarding their financial data and information.

Teamwork

We are friendly, and we create a welcoming environment. We are truly "Better Together."

Respect

We value everyone's abilities, opinions, and feedback to achieve trust, safety and well-being.

Integrity

We believe in being honest and showing a consistent and uncompromising adherence to ethical principles.
"Do the right thing."

Innovation

We are bold in our thinking and action-taking, balancing risk with sound judgment to ensure safety and security.

Engagement

We are accountable for being authentic, creating genuine relationships, forgiving human error, and staying true to our word.

TABLE OF C

When you choose USSFCU as your financial institution, you are not just a customer to us—you are a valued member and owner.

USSFCU is a cooperative organization owned entirely by its members and operated for the benefit of all who belong.

USSFCU offers numerous options for all your financial needs including checking, savings, share certificates, money market accounts and IRAs.

Whether it's a home, auto, personal loan or a Visa credit card, USSFCU is here to help you get the things you need, at reasonable rates with flexible payment options.

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MEMBERSHIP

USSFCU is a not-for-profit cooperative organization owned entirely by its members and operated for their benefit. Profits are returned to members in the form of higher savings rates, lower loan rates and little to no fees.

When you join USSFCU, you are a member for life, even if your employment status or place of residence changes. Lifelong membership means that USSFCU is dedicated to helping you achieve your financial goals through every stage of life

Check Out the Benefits of Membership!

- ✓ Premium Member Service
- ✓ Mobile Banking with Remote Deposit Capture
- ✓ Online Bill Pay
- ✓ Visa® Smart Rewards Card
- ✓ Bank-to-Bank Transfers
- ✓ Checks deposited early with Direct Deposit
- ✓ Auto Loans and Buying Services
- ✓ Personal Loans and Lines of Credit
- ✓ Traditional IRA and Roth IRA Accounts
- ✓ Membership for Life
- ✓ & More

Apply Now!



Take advantage of
all the membership
benefits that USSFCU
has to offer!



START YOUR MEMBERSHIP!

Visit us online at ussfcu.org/membership, contact Member Services at **800.374.2758** Monday through Friday, 8:30am–5:00pm EST or stop by one of our branch locations to start your membership application!

BRANCH LOCATIONS

Monday – Tuesday & Thursday – Friday:
8:30am–4:00pm

Wednesday: 10:00 AM–4:00 PM

Branch Operations Hours may vary due to holidays, weather, emergencies, and staffing

BOWMAN BRANCH

1310 Braddock Place,
Alexandria, VA
22314

SENATE HART BRANCH

Senate Hart Building
Room SH-118
Washington, DC 20510

GAO BRANCH

441 G Street NW, Room
1100, Washington, DC
20548

EISENHOWER DRIVE-THRU

2111 Eisenhower Avenue
Suite 100
Alexandria, VA 22314





When you choose USSFCU as your financial institution, you are not just a customer to us—you are a valued member and owner.



ONLINE APPLICATION PORTAL

Opening an account or applying for a loan has never been easier!

» *STREAMLINED LOOK*

Less is more. A simplified layout makes the new portal easier to navigate and creates a better user experience.

» *EASE OF ACCESS*

Say goodbye to your portal user name and password. Now you will simply enter a security code.

» *MOBILE-FIRST DESIGN*

Apply from your phone with ease. The portal was specifically designed with smartphones in mind.

» *QUICK & EASY PROCESS*

Easy as 1-2-3! The three-step process streamlines the application experience.

Start Exploring! Whether applying, checking an application, or simply checking out the platform.

ussfcu.org/applynow







ELIGIBILITY

Eligibility to join USSFCU is based on employment or affiliation with one of our Select Employee Groups (SEGs), which extends eligibility to immediate family and all additional household members. USSFCU offers membership to over 140 SEGs. Our Primary SEGs are listed below and the full list can be viewed at ussfcu.org/seg.



The United States Senate



The Architect of the Capitol



U.S. Capitol Police



Government Accountability Office



Supreme Court of the United States



The U.S. Capitol Historical Society

NOT AN EMPLOYEE OF A SEG?

If you are not eligible to join USSFCU through employment with one of our SEGs, you can become eligible for membership by simply joining the **American Consumer Council, Virginia Chapter (VACC)**. Go to americanconsumercouncil.org, click the "Join Now" button and for a limited time, use *Promo Code: USSFCU* to waive the VACC membership fee.

Once your application is completed, you are now eligible for USSFCU membership and can apply online by going to ussfcu.org/applynow.



EARLY DIRECT DEPOSIT - GET PAID UP TO 2 DAYS EARLIER!

When your funds are directly deposited into your USSFCU account, they become available immediately, instead of waiting until the day they are scheduled to post. That's often two days earlier than most traditional banks or credit unions!¹

LOVE MY CREDIT UNION

USSFCU is proud to participate in the Love My Credit Union Rewards program. As a USSFCU member, you have access to exclusive deals from major brands, including TurboTax, Xfinity, H&R Block and more! Love My Credit Union Rewards is more than a coupon website; you can find and book activities, services and shop for Powersport Vehicles, RVs and Boats! For more information, visit ussfcu.org/lmcu.

TurboTax, Xfinity and H&R Block are registered trademarks and/or registered service marks of their respective parent companies, or one of their subsidiaries, in the United States and other countries.

GREENPATH™ FINANCIAL WELLNESS

As a benefit of your membership, we have partnered with GreenPath™ to provide you with access to unlimited, one-on-one financial counseling, debt management services and financial education tools.

¹Electronic deposits are available up to four business days early depending on timing of receipt into our Automatic Clearing House (ACH) database. Member must be enrolled in direct deposit through their employer.

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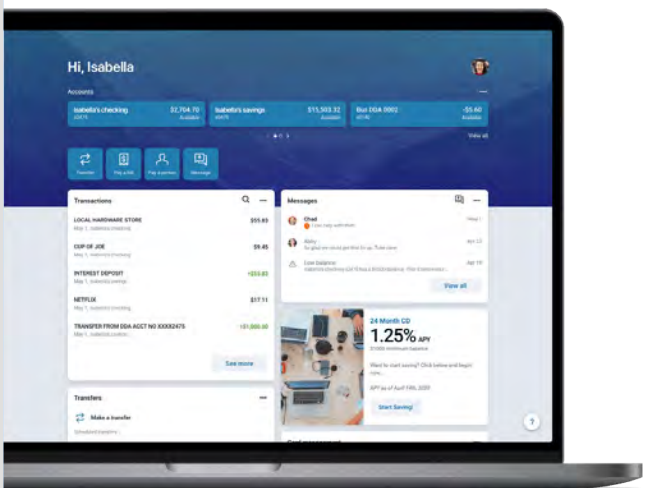
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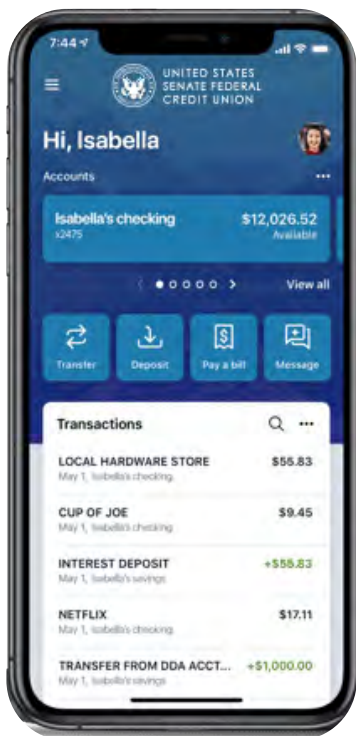
ONLINE BANKING

When getting to a branch isn't convenient, manage your money securely online, anytime and from anywhere with free online banking from USSFCU. Our secure web platform makes it easy to check balances, view recent transactions, pay bills and more.

- » Transfer funds between USSFCU accounts and other banks, as well as person to person.
- » View account transactions, place stop payments, order checks, and redeem Smart Rewards points
- » Pay bills online, review account statements, and activate or block cards.
- » Access to myFinance, a free account aggregator tool that can track spending patterns, create budgets, and set goals viewable from an easy to use dashboard.
- » The ability to integrate and use financial management software such as Microsoft® Money or Intuit® QuickBooks.
- » Use the Conversation chat to securely communicate with a USSFCU Member Services Representative.



BRANCH IN THE PALM OF YOUR HANDS



- » **Member Centered Experience:** A secure core-centered platform that offers industry-leading features and favorite integrations—all in one cohesive experience from online banking to mobile banking.
- » **Account Access & 2FA Security:** Enroll in two-factor authentication and take advantage of biometric or 4-digit passcode access.
- » **Let's Have a Conversation:** Ever make a transaction online and needed to speak to someone like you would at a branch? Now you can with Conversations.

Plus:

Bill Pay³
 Card Management
 Remote Deposit Anywhere™ (RDA)⁴
 Check Orders Alerts & More

³Member must first activate Online Bill Pay to use this service. Payees must first be established in myUSSFCU Online and Mobile Banking. ⁴Members must be enrolled in RDA. Remote Deposits can only be made via a mobile device. ⁵Member must activate this service. Visit ussfcu.org/mobile for activation instructions, terms and conditions.

Data carrier rates may apply.



Youth Savings Accounts

Primary Savings & Checking Accounts

Share Certificates



YOUR CREDIT UNION FOR LIFE

Holiday Savings Accounts
Individual Retirement Accounts (IRAs)
& More



USSFCU offers its members a safe, easy-to-use, and free debit card that features all the standard debit card benefits as well as the opportunity to earn valuable rewards!

PRIMARY ACCOUNTS

SAVINGS ACCOUNT

This dividend-bearing account keeps funds separate from your checking account so you are less likely to spend them. Having a savings account entitles you to a life-long membership with access to all of our benefits and services.

Maintain membership: a minimum balance of \$5 is required to maintain your membership.

CHECKING ACCOUNT

USSFCU offers two types of checking accounts that each have their own features and benefits, including a Visa® check card. Keep track of funds in either account type through Online and Mobile Banking.

Features of each account are:

- **Senate Checking:** free with no monthly fee or minimum balance required and check card purchases allow you to earn points.
- **Gold Source Checking:** allows you to earn dividends with a monthly minimum balance.



MORE SAVING

MONEY MARKETS

USSFCU offers Money Market accounts that provide the same benefits as our traditional savings accounts, but are for those looking to save and earn at higher dividend rates. Our Money Market accounts have no monthly fees and can be managed through Online and Mobile Banking. A minimum balance is required to open, maintain and earn dividends.

SHARE CERTIFICATES

Share Certificates, similar to a bank's Certificates of Deposit (CDs), offer low-risk opportunities for those USSFCU members who don't need short-term access to their savings to earn guaranteed returns on their investments. USSFCU offers a variety of Share Certificate options, each with unique terms and dividend rates.

BUMP RATE CERTIFICATES

Lock in a great rate now with the one-time option to bump up your Share Certificates to an even better rate during the term of your certificate. Take advantage of the opportunity to earn a specific return at maturation along with the option to increase your rate once during the term of the certificate.



GS PRODUCTS

YOUTH SAVINGS

Help your children develop healthy savings habits that will serve them throughout life by opening a USSFCU Youth Savings account. With this dividend-bearing account, your children can watch their savings grow!

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Planning for retirement is easy at USSFCU. We offer both Traditional and Roth IRAs, each with their own benefits. These funds can even be used for higher education. There are no set up, monthly or annual maintenance fees on either the Traditional or Roth IRA.

HOLIDAY SAVINGS

Avoid dipping into your Primary Savings account to pay for holiday expenses and special purchases. USSFCU offers its members the ability to save little by little throughout the year to prepare for the holiday season plus end-of-year expenses. Relax and enjoy the holidays without feeling the financial crunch.

LOANS &



SERVICES





MORTGAGES & HOME EQUITY

Whether you are a first-time home buyer, relocating to a new neighborhood, buying the vacation property of your dreams or considering an investment property, the purchase of a home is an important financial decision.

USSFCU is here to help:

- In-House Mortgage Loan Officer for first mortgages with complimentary pre-qualification/approval
- Home Equity Loan options include a fixed rate Home Equity loan & variable rate Home Equity Lines of Credit
- Home Improvement Plus fixed rate loan is designed for homeowners who want to increase the value of their current home



CREDIT CARDS)))

USSFCU has two Visa® credit cards to choose from. For more information on our Visa® benefits, visit ussfcu.org/creditcard.

Choose the right card for you:

- **Smart Rate Card** is the simple, low interest option
- **Smart Rewards Card** allows you to earn points when you spend; points can be redeemed for gift cards, travel and more



AUTO & LEISURE VEHICLES

We can help you determine what vehicles you can afford, assist you with the pre-approval process and get the pricing information you need on any vehicle you choose.

AUTO LOANS

- Up to 110% financing of NADA value available for new or used vehicles with sales tax and title/registration fees (as applicable)
- Up to 125% financing of NADA value available for new or used vehicles with Debt Shield, GAP and Auto Warranty premiums (as applicable)
- Terms up to 84-Months

LEISURE LOANS

- Financing for recreational vehicles including: ATVs, RVs, Motorcycles, Boats, Watercrafts and more
- Financing up to \$300,000 for qualified buyers
- New, Used or Refinance options available
- Terms up to 120-Months



Benefits	Smart Rate	Smart Rewards
Rewards	None	✓ \$1=1 Point*
Contactless	✓	✓
No Balance Transfer Fee ¹	✓	✓
No Cash Advance Fee ¹	✓	✓
No Annual Fee ¹	✓	✓
No Over-the-Limit Fee ¹	✓	✓
No Rate Increase on Cash Advances	✓	✓
Minimum Interest Charge	None	None

*Points are only earned on signature based transactions; PIN based transactions, cash advances and balance transfers do not qualify to earn points. ¹Variable rate subject to change. For current rates, visit ussfcu.org/rates. Foreign transactions fee is 1% of transaction amount.



PERSONAL LOANS

A Personal Loan is a great way to borrow money for personal expenses such as debt consolidation and much more. This is a fixed-rate, closed-end product with loan options starting at \$250.



PRIVATE STUDENT LOANS

Prepping your college plans or for a future high school graduate?

We offer flexible plans for both **Undergraduate** and **Graduate students**.

- Borrow up to \$75,000 for Undergraduate or \$100,000 for Graduate Students with in-school deferment options
- Convenient Line of Credit Structure¹

Want to lower your interest rate, pay your loans off sooner or reduce your monthly payment? We offer a **Student Loan Refinance** solution to fit your needs with a loan limit up to \$120,000.²

PLUS+

Competitive Rates | Flexible Repayment Terms | Zero Origination or Prepayment Fees | Easy online application

¹Subject to credit qualification and annual review. Must meet school's Satisfactory Academic Progress (SAP) requirements. Approved schools subject to change. ²Subject to credit qualification and additional criteria, including graduating from an approved school. Approved schools subject to change without notice. By refinancing federal student loans, you may lose certain borrower benefits from your original loans, including interest rate discounts, principal rebates, or some cancellation benefits that can significantly reduce the cost of repaying your loans.



LINES OF CREDIT

Establish a line of credit with USSFCU and you will have immediate access to your funds at your convenience. Only pay interest on what you use, and reuse the credit as needed. Lines of credit options range from \$100–\$50,000.



MEMBER BUSINESS SERVICES

A successful business takes hard work and focus. USSFCU's Member Business Services offers financial solutions designed to help grow your business or non-profit.

- Business Checking & Savings Accounts
- Business Credit Cards by Visa®
- Business Loans & Lines of Credit
- Equipment Financing

CREDIT UNION COVERAGE COAST-TO-COAST



- » **ATM Access:** A Surcharge-Free Network of over 100,000 ATMs¹ and 5,000 shared branch locations means you have more direct access to your money than most traditional bank customers.²

Visit ussfcu.org/atms to locate the surcharge-free ATM nearest you.

- » **Branch Access:** Conduct in-person financial transactions at over 5,000 participating credit union shared branch locations.

¹Not all ATMs within our partner network are surcharge-free. Fees may apply to transactions made at non-surcharge-free ATMs. USSFCU strives to report the most accurate information available for each location. Occasionally there may be a discrepancy in the information provided (including fee surcharges) due to some institutions initiating changes or experiencing system malfunctions.

ACH LOAN PAYMENTS

Members can easily set up both single and recurring payments towards their USSFCU loan directly from an account they own at another financial institution.

Learn More at ussfcu.org/ach

BANK TO BANK TRANSFERS

Allows members to easily move money from an account they own at another financial institution to pay their USSFCU loan.

Learn More at ussfcu.org/bank2bank

PAY WITH THE TOUCH OF YOUR PHONE

Add any USSFCU credit and debit cards to the mobile wallet on your smartphone and begin enjoying the convenience of mobile payments.

Pay your favorite retailers by holding your smartphone, tablet or wearable device near their payment terminal during checkout.

Accepted everywhere you see these popular symbols:



TRUECAR

- » Members can save time and money with USSFCU's Car Buying Service powered by TrueCar
- » Shop from anywhere on any device
- » National network of more than 16,000 Certified dealers*
- » Trade-in or sell your car with a True Cash Offer™

*Number of Certified dealers are subject to change based on dealers' contracts with TrueCar.

GAP PLUS COVERAGE¹

- » Assists in covering the cost difference between what you may owe on your auto loan at the time the vehicle is deemed a total loss and what your auto insurance company determines your vehicle to be worth
- » Provides \$1,000 deduction towards next USSFCU Auto Loan²

¹ Guaranteed Asset Protection (GAP) is not intended to replace your automobile insurance. It does not provide bodily injury, property damage, liability, or collision insurance and does not comply with any financial responsibility or any other law mandating motor vehicle insurance. All new or used motor vehicles with a maximum loan of \$100,000 are eligible. Recreational Vehicles (RVs including motorcycle, snowmobile, ATV, motor home, classic car, golf cart, watercraft (i.e., boat or jet ski), or similar vehicles) are at a different policy rate and other limits apply. ² The replacement vehicle must be financed within 90 days of the date your primary insurance company pays the claim on a total loss. Contact the Credit Union at 800.374.2758 for full details.

WARRANTY

- » Three Coverage Plans*
- » Zero Deductible, Nationwide Coverage, Transferable, 24/7/365 Emergency Roadside Service, 30 Day Money-Back Guarantee, and More
- » Coverage available to vehicles not financed through USSFCU and those owned free and clear

*All coverage is subject to specific limitations and conditions as outlined in the Service Agreement. Some auto makes and models are excluded. Plan eligibility determined by vehicle Vin Number and mileage.

STUDENT LOAN CENTER

Receive expert guidance leading you to graduation and beyond with this robust resource, whether you are already in college, planning for college or looking to refinance.

Learn More at ussfcu.studentchoice.org

DEBT SHIELD

Under the USSFCU's Debt Shield™ program, your loan balance may be canceled, or your monthly loan payments canceled without penalty or added interest. You benefit from the peace of mind knowing you and your credit rating are protected—and most importantly—that your family is protected.

Learn More at ussfcu.org/protect



UNITED STATES
SENATE FEDERAL
CREDIT UNION

P.O. Box 77920

Washington, DC 20013

Connect with (US)SFCU

Connecting with USSFCU is right at your fingertips.

Call, email, or visit our website online anytime.

Plus, stay up-to-date on important notices, USSFCU community activities, promotions and more by

following us:



USSFCU.ORG



800.374.2758



SERVICES@USSFCU.ORG

Membership eligibility required. Federally insured by NCUA.