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D.C.'S LEADING CREDIT UNIONS



A Legacy of Service and Innovation

United States Senate Federal Credit Union: Supporting Members Through Every Stage of Life

“Working on Capitol Hill is full of surprises,” says Timothy L. Anderson, President and CEO at United States Senate Federal Credit Union (USSFCU). “One day, you’re riding the elevator with someone who made headlines the night before; the next, you’re delayed because the president is passing through. It’s an incredible environment.”

Headquartered in Alexandria, USSFCU serves over 64,000 members across four locations in the D.C. area, including an office in the Hart Senate Office Building. Founded in 1935 to serve U.S. Senate employees, the credit union has expanded its reach significantly over the past 90 years. Today, it welcomes members from government institutions like the U.S. Capitol Police and the Supreme Court along with over 100 affiliated groups, including the American Civil Liberties Union and Catholic Charities USA. Membership is also available nationwide through partnerships with

organizations like the American Consumer Council.

“We remain committed to serving the Senate and federal employees, but we’ve evolved to welcome anyone looking for a better banking experience,” Anderson says. “No matter where you live, you can become a member and enjoy the same exceptional services as those on Capitol Hill.”

Many people still misunderstand the key differences between banks and credit unions, Anderson notes. While banks operate for profit, credit unions are member-owned financial cooperatives. Any profits USSFCU earns go directly back to members in the form of better interest rates, lower fees, and enhanced services.

“We offer everything from mortgages to student loans, just like banks—but at far more competitive rates,” Anderson says. “The key difference? We’re here to serve members, not shareholders.”

A Better Banking Solution for Businesses

Beyond personal finance, USSFCU provides tailored services for businesses, nonprofits, and government offices. What started as a program to help Senate offices manage expenses quickly became a go-to resource for small businesses and nonprofits in the D.C. area.

“Businesses love working with us because we’re more flexible and responsive than traditional banks,” Anderson explains. “They enjoy the same benefits as our individual members—lower costs, personalized service, and reinvestment in their success.”

Nonprofits, in particular, face unique banking challenges. Many financial institutions impose extra fees or require extensive documentation due to their donation-based funding models.

“We don’t put up unnecessary roadblocks,” Anderson says. “Instead, we offer a nonprofit-friendly account designed to simplify their financial management.”

Investing in Innovation

USSFCU is dedicated to keeping members’ finances secure, especially as cyber threats grow more sophisticated. Given its ties to government employees, the credit union prioritizes cutting-edge cybersecurity measures to protect sensitive financial data.

To bolster security, USSFCU partners with VMware by Broadcom, a leading technology company, to develop AI-powered solutions that will be able to detect and neutralize online threats before they can impact members.

“We’ve been working with VMware for years to not only enhance our security infrastructure but improve the member experience in general,” Anderson says. “Our goal is to stay ahead of cybercriminals and provide our members with the safest and most convenient experience possible.”

A Culture of Service

USSFCU’s very existence was born from the hardships of the Great Depression. Across the nation, everyday people, including staffers, janitors, and tradespeople on Capitol Hill, needed access to a stable banking solution. Credit unions became that solution, and USSFCU was the solution for Capitol Hill. Maintaining those deep-rooted connections to federal employees, USSFCU has supported its members through countless financial uncertainties, from government shutdowns to budget cuts.

“When federal funding shifts, our members feel the impact immediately,” Anderson says. “We understand their challenges and stand ready to help.”

This dedication to service defines USSFCU’s culture. Known for its hands-on approach, the credit union even meets Senate staff in their offices to assist with urgent financial needs.

“We go beyond transactions—we build relationships,” Anderson says. “Whether you’re a Senate staffer or a member from across the country, you’ll receive the same outstanding service.”

In 2024, USSFCU’s commitment to its employees and members earned it multiple Top Workplace awards from USA Today, The Washington Post, and Monster.com, as well as industry-specific accolades recognizing its people-centric culture.

“Taking care of our members starts with taking care of our team,” Anderson says. “That’s what makes our culture so strong.”

Commitment to Community

USSFCU’s mission extends beyond financial services—it’s deeply invested in community enrichment. The credit union offers financial literacy programs and wellness initiatives to promote economic resilience. Additionally, it actively supports local charities and nonprofits, including Capital Area Food Bank, Mattie Miracle Cancer Foundation, Carpenter’s Shelter, and the American Red Cross.

“We’re here to serve not just our members but their communities as well,” Anderson says. “Our goal is to be their lifelong financial partner.”



About USSFCU

The United States Senate Federal Credit Union has been proudly serving the Senate community and beyond for 90 years. As a member-owned, not-for-profit financial institution, USSFCU is committed to providing exceptional service, competitive financial products, and educational resources to empower its members on their financial journey. **For more information, visit www.ussfcu.org.**



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United States Senate Federal Credit Union | 1310 Braddock Place | Alexandria, VA 22314
communications@ussfcu.org | 800.374.2758 | ussfcu.org