

# USSFCU

S P O T L I G H T



## **YOUR FINANCIAL HEALTH IS IMPORTANT TO US**

With GreenPath™ financial wellness, you can take your financial health to new heights.

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UNITED STATES  
SENATE FEDERAL  
CREDIT UNION





UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Consolidate Your Spending Today  
**One Card. One Payment. One Great Low Rate.**

**\$0** BALANCE TRANSFER  
FEE!<sup>1</sup>

- » **No** Annual fees<sup>1</sup>
- » **No** Cash advance fees<sup>1</sup>
- » **No** Over-the-limit fees<sup>1</sup>
- » **No** Rate changes on late payments<sup>1</sup>

Plus, an APR that is **7.15% lower** than the national average.<sup>2</sup>

USSFCU Smart Rate Visa®  
**10.00%** APR<sup>3</sup>

APR—Annual Percentage Rate



**Three easy ways to apply for your USSFCU Visa®:**

**CALL** our Member Service Center at **800.374.2758**. | **STOP BY** any USSFCU branch.

**APPLY** through CUAnyHour+ at [ussfcu.org](http://ussfcu.org).

<sup>1</sup> Other fees may apply. Foreign transaction fee is 1% of the transaction amount, which may be billed separately on your account or included in the transaction amount. This 1% adjustment is made for all international transactions regardless of whether there is a currency conversion associated with the transaction. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. To view our fee schedule visit [ussfcu.org/fees](http://ussfcu.org/fees). <sup>2</sup> Based on the 17.15% APR national average rate released for credit cards as of 12/12/2018 on [creditcards.com/credit-card-news/rate-report.php](http://creditcards.com/credit-card-news/rate-report.php). <sup>3</sup> All loans are subject to credit approval. Rates and/or credit limits are based on creditworthiness, income and debts. Not all applicants will qualify for the lowest rate. Rates effective as of 01/01/2019. Your account is subject to a Variable Interest Rate. Increases or decreases in the Interest Rate will result in like increases or decreases in the Finance Charge and will affect the amount of your regularly scheduled payments that you will be required to make. See a full list of agreements and account disclosures at [ussfcu.org/visa](http://ussfcu.org/visa).  
Membership eligibility required. Federally insured by NCUA.

## Your Financial Health is Important to Us

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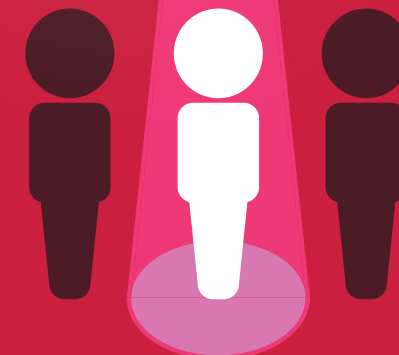
## Resources that are Available to USSFCU Members

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## Featured SEG Spotlight



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**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*
-  **Mike Sisk**  
*Senior VP/Chief Lending Officer*
-  **Kathy Dalfrey**  
*Senior VP/Chief Financial Officer*
-  **Lori Wilkinson**  
*Senior VP of Human Resources & Training*
-  **Douglas Haines**  
*Senior VP of Technology*

### USSFCU Board Members

- Christopher D. Shunk**  
*Chairman*
- Margaret P. Rushing**  
*Vice Chair*
- Christopher C. Dey**  
*Secretary/Treasurer*
- Ileana Garcia, CPA**  
*Director*
- Judy Rainey**  
*Director*
- Bertie Bowman**  
*Director*
- Tom Wacker**  
*Director*
- Anthony J. Zagami**  
*Director*

In January of this new year, USSFCU welcomed Timothy L. Anderson as our new Executive Vice President/Chief Retail Officer. To learn more about Mr. Anderson and all of the USSFCU leadership, visit [ussfcu.org/leadership](http://ussfcu.org/leadership).



# Your Financial Health is Important to Us

At USSFCU, empowering people to lead financially healthy lives is an important part of our mission. Providing our members with the information and resources they need to make financially responsible decisions is why we partner with GreenPath™ financial wellness. Available to all USSFCU members, GreenPath™ financial wellness services are designed to educate and empower members to lead financially healthy lives.

Continue reading to learn more about GreenPath™ financial wellness and the other financial wellness resources available to you from USSFCU.

## GREENPATH™ FINANCIAL WELLNESS

Far more than a credit counseling agency, GreenPath™ is a national nonprofit, focused on improving the financial wellness of individuals, families and communities through personal finance education. Founded in 1961, GreenPath™ specializes in the areas of:

Budgeting  
& Saving  
Debt Management  
Credit

Homeownership  
Foreclosure Prevention  
Student Loans  
Bankruptcy

Through resources, tools, information and personalized services, GreenPath™ will empower you to eliminate financial stress, make responsible financial decisions and achieve your financial goals. Taking the time to understand your financial situation, GreenPath™ will work to develop a personalized plan that works for you and they'll work to support you every step of the way.

All GreenPath™ counselors have completed comprehensive training and certification with the National Foundation for Credit Counseling (NFCC). This ensures their ability to provide quality education and assistance. The NFCC is the oldest and largest organization of its type in the U.S.

**Here's an overview of some of the services GreenPath™ can provide USSFCU members—free of charge.**

### CREDIT REPORT REVIEWS.

GreenPath™'s NFCC-certified credit experts can walk you through a free review of your credit report. They'll explain how to read the report, how credit scoring works and answer your questions.

### FINANCIAL COUNSELING.

Everyone who calls GreenPath™ receives a free financial counseling session. A professional expert will give you a realistic assessment of your financial situation, offer you advice on budgeting plus planning as well as suggest options that support your goals.


### DEBT RELIEF SERVICES.

Learn how to pay off your debt. GreenPath™ has built one of the nation's most trusted debt management programs. They have more than 60 years of experience supporting people while they eliminate debt. In addition, GreenPath™ offers debt consolidation plans that can help you pay off debt faster and save money on interest charges.

**>> Last year, GreenPath™ helped more than 50,000 households pay off nearly \$200 million in debt.**

**HOMEOWNER ASSISTANCE.**

Receive support from HUD-approved experts for housing decisions of all kinds. Should you buy a home? Refinance your house? What if you can't make mortgage payments? Or your credit isn't great? GreenPath™ experts can answer all housing and mortgage questions. Foreclosure prevention support and reverse mortgage counseling services are also available.

 **Not interested in speaking to anyone? No problem! Take advantage of all the financial wellness information and resources GreenPath™ offers online.**

GreenPath™ University is a financial education library filled with information and tools to help you learn about personal finance and money management. Wherever you are on your financial health journey, GreenPath™ is here to help.

**FINANCIAL EDUCATION ARTICLES.**

Get information, tools and tips for managing your finances, getting out of debt, improving your credit and more. These articles are written by GreenPath™ staff, based on the needs of and questions from past and present clients.



**ONLINE CLASSES.**

Online learning modules created by GreenPath™ and their education partners allow you to learn at your own pace on topics that are specific to your needs.

**WEBINARS.**

GreenPath™ educators and special guest experts discuss personal finance and money management topics in these online presentations. Browse recorded webinars by topic, or view the schedule for upcoming webinars to join live.

**NEWSLETTERS.**

Receive news, insight and inspiration emailed monthly to make your financial life easier.

**CALCULATORS.**

Run numbers on debt management, loans and more. GreenPath™'s website has an online Debt Management Calculator to help users assess their financial situation themselves.



GreenPath™ serves residents of all 50 states, working to help people across the nation live financially healthier lives. GreenPath™ experts are available by phone and internet chat or in-person at over 50 GreenPath™ office locations across the country.

Phone: **1.877.337.3399** | Live Chat: [greenpath.com](https://greenpath.com)

Monday–Thursday: 8:00am–10:00pm EST

Friday: 8:00am–7:00pm EST

Saturday: 9:00am–6:00pm EST

For a list of GreenPath™ office locations visit [greenpath.com/locations](https://greenpath.com/locations).



GreenPath™ work with the Credit Union National Association (CUNA) and major credit card issuers to maximize our success for each member and is certified by the following institutions:



# RESOURCES THAT ARE AVAILABLE TO YOU AS A USSFCU MEMBER

In addition to the wealth of financial wellness resources GreenPath™ offers, check out the other beneficial resources that come with USSFCU Membership:



## LOVE MY CREDIT UNION (LMCU)

With LMCU, credit union members receive special savings and exclusive discounts on major brand items and services, as well as the ability to earn cash back at over 1,500 online retailers. LMCU has helped over 3.5 million members save nearly \$2 billion.



## COLLEGE PLANNING

Plan, Save and Succeed with the College Planning Center. Achieve your family's college dreams with expert guidance from birth to graduation. Plan and finance the best college experience for you and your children.



## HOMEOWNERSHIP

Experience the Credit Union Mortgage Advantage. Receive personalized and experienced assistance with the mortgage process from USSFCU's own in-house Mortgage Loan Officer, Kim Ta. With over 20 years of experience in the industry, Kim is available to assist all members with their purchase or refinance needs.

Plus, access a wealth of mortgage resources and manage your mortgage online with an easy-to-use portal available through our partner Credit Union Mortgage Association.



## FRAUD & IDENTITY THEFT PREVENTION

Protecting your personal identity and sensitive information is an important factor in securing a healthy financial future. Stay abreast of today's top identity fraud prevention strategies. Plus, view recovery actions recommended by the Federal Trade Commission on USSFCU's ID Theft & Fraud webpage.

**At USSFCU, we are continuously taking action to protect our members' information.** Through added security and support services, we diligently monitor accounts to verify suspicious transactions and provide 24-hour phone support for lost or stolen cards.

For added security, USSFCU offers members the **smsGuardian** text alert system free of charge. SmsGuardian provides USSFCU members with added security by sending texts whenever their USSFCU cards are involved in transactions often associated with fraudulent activity.



## SENATE CENTS

USSFCU's very own financial wellness blog. No matter where you are on your financial journey, Senate Cents offers advice and tips that will help you learn how to protect, save and make the most of your money.



## SAVINGS & RETIREMENT PLANNING

It's never too early to start planning for your future. USSFCU offers savings and IRA services that can help you devise a savings strategy that best serves your retirement goals. We are committed to assisting both federal and nonfederal employees find a savings strategy that works best for them.

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

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UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

# CLOSING COSTS COVERED<sup>+</sup>

ON YOUR **Home Improvement  
Plus Loan<sup>++</sup>**

February 1–28, 2019



USSFCU will pay closing costs on our popular Home Improvement Plus Loan—a potential **\$1,500 in savings.**

This flexible funding option is ideal for homeowners with little to no equity who want to improve the value of their current home by making improvements.

- » Repayment terms **up to 15 years**
- » **Quick and easy** application process
- » Borrow up to **120% of the equity** in your home
- » Borrow as little as **\$7,500** or as much as **\$70,000**
- » Rates as low as **6.75% APR<sup>++</sup>**
- » **Rates are fixed** for the life of the loan

Visit [ussfcu.org/HIP](http://ussfcu.org/HIP) for more information on this limited time offer!

**Not a member? Not a problem.** Learn more at [ussfcu.org/joinus](http://ussfcu.org/joinus).

**+ Restrictions apply. Offer valid February 1-28, 2019.** USSFCU will pay up to a total of up to \$1,500 of the closing costs associated with Home Improvement Plus Loans applied for, and approved during the month of February. Closing costs include; settlement fees, flood determination fee, title search and notary fees, government fees, recording charges, taxes, and when required, appraisal fees and title insurance. Appraisal fees must be paid up front by borrower and will be reimbursed upon closing of the loan. An itemized list of fees is available upon request by calling 800.374.2758. Offer not valid on loans used for or towards a home purchase. Homeowner Loans, Fixed-Rate Equity Loans and Home Equity Lines of Credit do not qualify for this offer. The Home Improvement Plus product is not available in Texas. Void where prohibited. USSFCU reserves the right to modify, update or discontinue this promotion at any time and without advanced notice.

**++ APR=Annual Percentage Rate.** Loans are subject to credit approval. Rates and/or credit limits are based on creditworthiness, income and debts. Not all applicants will qualify for the lowest rate. Rates effective as of February 1, 2019 and subject to change without notice. USSFCU's Home Improvement Plus Loan is a fixed rate loan offering loan amounts between \$7,500 and \$70,000 and repayment terms up to 180-months. A Home Improvement Plus Loan with a loan-to-value ratio of 100%, an original balance of \$70,000 and a 180-month term with an APR of 6.75% totals a monthly payment of \$619.44. A Home Improvement Plus Loan with a loan-to-value ratio of 120%, an original balance of \$70,000 and a 180-month term with an APR of 7.25% totals a monthly payment of \$639.00. Visit [ussfcu.org/rates](http://ussfcu.org/rates) to view all loan rates, terms and conditions.

Membership eligibility required. Federally insured by NCUA.



EQUAL HOUSING  
LENDER  
NMLS# 514285

# Federal Government Shutdown Assistance



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION  
[ussfcu.org](http://ussfcu.org)



## The possibility of another Federal Government Shutdown is here again. USSFCU will be here for you if it happens.

During the last shutdown, we had numerous members and non-members reach out for assistance. We were so very proud to be able to provide stability in such a turbulent time. Life is full of hills and valleys and USSFCU is here to lift up our members when they find themselves in uncertain times. We will be providing assistance options if another shutdown happens. If you become furloughed by your Federal Department or Agency and don't receive your normal pay due to the shutdown, please reach out to us to learn how we may be able to provide temporary financial assistance for you and your family. We are here to listen and help you find a solution to get you through these difficult times.

Stop by a branch, email us at [services@ussfcu.org](mailto:services@ussfcu.org) or give us a call at **800.374.2758** for more information.

**Not a member? Not a problem. \$6 is all you need to join!**  
With 140+ paths to membership, joining USSFCU has never been easier.

\*APR=Annual Percentage Rate <sup>1</sup>Loans subject to credit approval and based on creditworthiness. Rates subject to change. Not all applicants will qualify. For more details on this loan contact Member Services. Membership eligibility required. Federally insured by NCUA.

USSFCU

# 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.**

## Woodrow Wilson International Center for Scholars (Wilson Center)



Chartered by Congress in 1968 as the official memorial to President Woodrow Wilson, the Wilson Center is amongst the most highly-recognized think tanks in the nation, ranked among the top ten in the world.

### Wilson Center

Located in Washington, DC, the Wilson Center is “a living memorial,” a gathering place for some of the brightest scholars from around the world. Their work is the centerpiece of the organization’s activity and informs the nation’s public policy debates with nonpartisan and relevant research and information.

Through public meetings and events, broadcast media, social media, publications in print and online, and a wide range of outreach activities, the Wilson Center is engaged in the global dialogue of ideas. In the true spirit of President Wilson, the Center builds a bridge between the world of academia and public policy, to inform and develop solutions to our nation’s challenges.

>> Learn more about the Wilson Center at [wilsoncenter.org](http://wilsoncenter.org).



## Radio & Television Correspondents’ Association (RTCA)



The RTCA is the major organization of broadcast journalists who report on the US Congress in Washington DC. Founded in 1939, the RTCA is comprised of radio and television broadcasters from every part of the world. The RTCA works to protect the rights and privileges of reporters who are assigned to bring the news of the U.S. Senate and House of Representatives to viewers and listeners across the globe. With over 3,600 members, the RTCA is the largest reporter gallery on Capitol Hill.

>> Learn more about the Radio & Television Correspondents’ Association at [rtcacaphill.org](http://rtcacaphill.org).

## National Association of Counties (NACo)



Founded in 1935 and headquartered on Capitol Hill, NACo is the only national organization that represents county governments in the United States.

NACo provides essential services to the nation’s 3,069 counties. These include legislative, research, technical and public affairs assistance, as well as enterprise services. The Association acts as a liaison with other levels of government, works to improve public understanding of counties, serves as a national advocate for counties, and provides them with resources to help them find innovative methods to meet the challenges they face.

NACo is considered part of the “**Big Seven**,” a group of nonpartisan, nonprofit organizations that represent local and state governments in the United States.

>> Learn more about the National Association of Counties at [naco.org](http://naco.org).

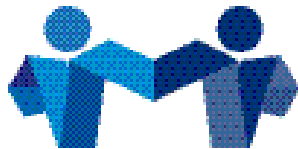
## Children’s Environmental Health Network (CEHN)



CHILDREN’S  
ENVIRONMENTAL  
HEALTH  
NETWORK

The CEHN is a national organization whose mission is to protect the developing child from environmental health hazards. They are the voice of children’s environmental health in the nation’s capital, promoting a healthy environment for all children. For more than 25 years, the CEHN has worked to promote the development of sound public health and child-focused national policy. It is their mission to educate health professionals, policy makers and community members in preventive strategies and to elevate public awareness of environmental hazards facing children today.

>> Learn more about the Children’s Environmental Health Network at [cehn.org](http://cehn.org).



# MEMBERS' VOICE

## YOU SPEAK. *Member messages from the surveys.*

"Everyone who works at the Hart Branch is fantastic. When I do have to call the main phone number, every representative is always helpful."

—Kathleen, Member in Manassas, VA

"I am a happy member of the Credit Union 30 plus years. I live in Martinsburg, WV and have dealt with a couple of financial institutions. The service compared to your service is zero." —Hattie, Member in Martinsburg, WV

"Customer service team. They rank as among the best customer service staff at USAA and other similar organizations. They are experienced, helpful, positive and patient, and a joy to work with. Many have been with USSFCU for years, if not decades, and it shows." —Graham, Member in Arlington, VA

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

"The rates are very good and the extended branch locations make it better. Customer service is great, but the digital technology and website are still a little bumpy." —Charon, Member in New York, NY

USSFCU has made it a priority throughout all of 2018 and into 2019 that we will be giving back to our members through some of the best rates in the nation on Savings accounts, Money Market accounts & Share Certificates (Traditional & IRA). We are still streamlining the online application platform to make it more simplified, easy to use and faster. Additionally, we will be making improvements to the Online Banking and Mobile Banking platforms.

"In the process of my application for [an] IRA rollover, I had good experiences in talking to about a dozen different agents, all of whom showed professionalism in serving the customers in a cordial and courteous manner. The conversations had always been not only informative but also friendly and pleasant." —Kan, Member in Daly City, CA

Providing great service and guidance to our members is something we take great pride in delivering. Whether you are walking into one of our branches or calling our Member Services Call Center, you are guaranteed to speak to a USSFCU team member that will do whatever they can to meet your needs.

"I've been a member since 1985 and have always been able to resolve issues in a timely and helpful manner." —Howard, Member in Washington, DC

Some issues or transactions take longer than others, but we try our very best to make sure that they are handled in a timely manner and that the member is up to date on the status and timeline expected to complete their transaction. Time is money and we make every effort to handle both with care.

## LOOK FOR USSFCU AT 2019's



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

CAPITAL  
REMODEL  
+GARDEN  
SHOW

FEBRUARY  
22-24  
2019

DULLES EXPO  
CENTER  
BOOTH #312  
CHANTILLY, VA

GIVEAWAYS, RAFFLES, FINANCING & HOME IMPROVEMENT RESOURCES

USSFCU.ORG/HOMESHOW

### FLEXIBLE. FINANCING. OPTIONS.

Home projects big or small, USSFCU provides an array of economical financing solutions to suit your needs.

Home Equity Loans<sup>1</sup> | Lines of Credit<sup>2</sup> | Home Improvement Loans<sup>3</sup>

View all of USSFCU's home loan options at [ussfcu.org/homeloans](http://ussfcu.org/homeloans) or contact a representative 800.374.2758.



Friday Only! First time home buyer or mortgage questions?  
Kim Ta | NMLS #468198 | USSFCU's Mortgage Loan Officer | [ussfcu.org/mortgage](http://ussfcu.org/mortgage)

Interested in complimentary Home Show tickets?+  
Call or email us at 571.253.6362 | [Communications@ussfcu.org](mailto:Communications@ussfcu.org)

All loans subject to credit approval. Rates are based on creditworthiness, income and debts. Not all applicants will qualify for the lowest rate. Loans may require a property appraisal and certain fees may apply. An itemized list of fees is available upon request by calling 800.374.2758. Visit [ussfcu.org/rates](http://ussfcu.org/rates) to view all loan rates, terms and conditions or call 800.374.2758.

**1** Home Equity Loans: Offering fixed rates, loan amounts between \$7,500 and \$750,000 and repayment terms up to 120 months. **2** Home Equity Lines of Credit: A variable rate, revolving line of credit offering credit limits up to \$750,000. **3** Home Improvement Plus Loans: Offering fixed rates, loan amounts between \$7,500 and \$70,000 and repayment terms up to 180 months. \*Not guaranteed and only available while supplies last.

Membership eligibility required. Federally insured by NCUA.





# USSFCU

# CORNER

# WHAT'S HAPPENING

# AT USSFCU?

## USSFCU Visits The Supreme Court

The U.S. Supreme Court Building, large in size and rich in history, is just a few short steps from USSFCU's Hart Branch in Washington, DC. USSFCU representatives were lucky enough to be invited to this historic building to attend their annual Employee Benefit Fair.



## Toys for the Holidays

Thanks to USSFCU members and staff, the Credit Union was able to gift a generous amount of new toys to children of the National Head Start Association during the recent holiday season.



## USSFCU's Sock Drive



USSFCU's Lending Department collected more than 200 pairs of new socks during the 2018 Holiday Sock Drive. The socks were then donated to the Carpenter's Shelter of Alexandria, VA.

## Carpenter's Shelter Donation



Just in time for the Holidays, USSFCU made a donation to the Carpenter's Shelter of Alexandria, VA. Carpenter's Shelter serves more than 650 homeless children and adults each year—providing shelter and transitional support services to the chronically homeless.

# USSFCU

# CORNER

## WHAT'S HAPPENING

## AT USSFCU?

### USSFCU Day of Service



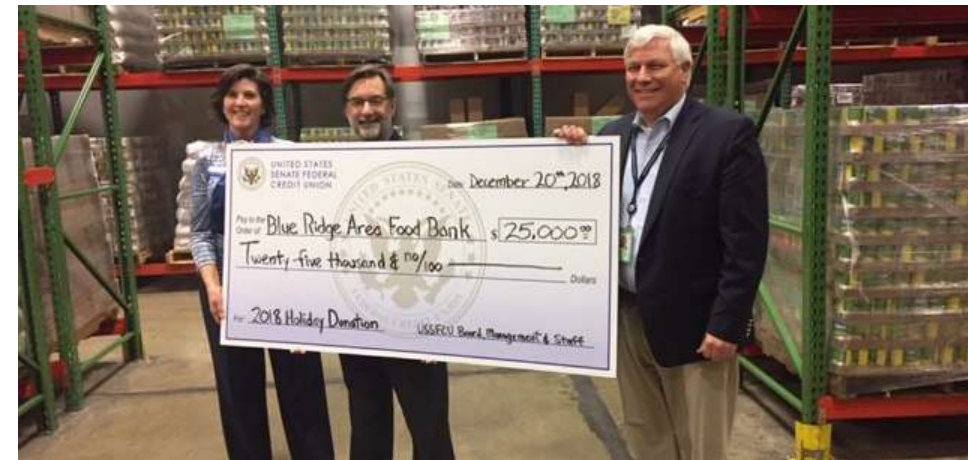
A team of USSFCU staff spent their time volunteering at the Humane Rescue Alliance (HRA) adoption center, making both dog and cat toys out of recycled materials. In addition to making toys, staff members were able to tour the facility and learn about the impact the HRA has on the animal community.

The HRA protects animals, supports families and advocates for positive change to create a world where all animals can thrive.

Staff from our Call Center also took the time to volunteer at the Shenandoah Valley Animal Service Center; they had a full day of walking dogs, cleaning kennels plus socializing and feeding animals.

### Blue Ridge Area Food Bank Donation

USSFCU made a donation to the Blue Ridge Area Food Bank in an effort to help fight hunger over the Holiday season. Located in Staunton, VA, the Blue Ridge Area Food Bank is the largest domestic hunger relief agency in the United States, serving 25 counties and 8 major cities.



### Celebrating 116th Congress



Bringing in a New Year and a New Congress.

January 3, 2019 marked the beginning of a new Congress. Welcoming new faces, USSFCU celebrated with refreshments, desserts and commemorative gifts designed especially for the 116th. Located on the first floor of the Senate Hart Building, USSFCU is honored to be on location during this notable day in Congress.



**Congratulations**  
to the **WINNER** of our  
**0% APR Auto Loan Promotion**

**John H., Suwanee, GA**



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

P.O. Box 77920  
Washington, DC 20013

**TURN TAX  
SEASON  
INTO SAVING  
SEASON**

**SAVE UP  
TO \$15**



LOVE MY  
CREDIT UNION<sup>®</sup>  
REWARDS



intuit  
turbotax<sup>®</sup>