



**Your Natural Resource
for Financial Services**



Interior FCU Fall 2018 Newsletter

We're Celebrating International Credit Union Day!

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

The Interior Federal Credit Union Story

[We were founded in 1935](#) by a group of DOI employees who wanted their own Credit Union for all employees, volunteers, and their families. A charter request was submitted to the NCUA (National Credit Union Administration), which was approved, and the Department of the Interior Federal Credit Union was established. The original branch was set up in the Main Interior Building in Washington, DC, and later a second branch was opened in the U.S. Geological Survey building in Reston, VA. These two buildings housed a majority of the DOI employees at the time.

[Read More](#)



We Want Your Business!

Yes, we want to be the place you think of when you think “financial services.” And that includes your Credit Card business. Our card has a beautiful picture of the Yosemite National Park on the front, and offers so many great benefits:

Cash Back through our [Member Rewards Program](#) (earns 1 point for every \$1 spent.)

And if you want gift cards or other merchandise or travel rewards, we have that, too!

- **2.90% APR for 6 months** on transferred balances (that’s right, just apply for our card first, and then you can do the balance transfer online.)
- **As low as 9.60% APR** for our Platinum Card and 11.60% APR for the Rewards Card. (Of course, there’s no interest if you pay it off each month!)
- **No Fees!** That’s right no annual fee, no balance transfer fee, no cash advance fee, and no foreign transaction fee when you travel overseas!
- **Travel Benefits** including \$250K Travel Accident Insurance, \$5K identity theft protection, Auto Rental Coverage, and Roadside Dispatch.

Our Visa Cards can be used in digital wallets like [Apple Pay](#) and [Visa Checkout](#). With chip technology, your transactions are safer than ever.

[Apply today](#) for your card! Limits up to \$25,000.

What's New at Interior FCU?



1. Coming Soon: SmartWatch Banking (with your Apple and/or Android Watch)

With SmartWatch Banking, you'll be able to see your balances, account history, and see when your loan payment was made right on your wrist. You can also check where the nearest surcharge-free ATMs and Shared-Branch locations are.

And, best of all, you can add your Visa Debit and Credit Cards to your Electronic Wallets to be used by your watch device.

Learn More: [Apple Watch](#), [Android Watch](#)

2. Extended Terms on Signature Loans (72 and 84 months)

Taking out a Signature Loan for that Fall Project just got a lot more affordable with our extended terms of 72 and 84 months! For example, if you'd like a \$10,000 loan, the estimated monthly payment for the lowest rate will be:

\$181.53 for 72 months OR

\$167.34 for 84 months.

A Signature Loan is a loan made just with your signature, and provides a fixed payment for a fixed term, so you know the exact amount of your loan payment for the life of the loan. There's no penalty for pre-payments, and [loan protection](#) is available on all of our loans. [Apply](#) for up to \$25,000. Find out more about our [signature loan](#).

3. Text Alerts of Your Loan Status

If you elect it on your loan application, we can now alert you when a decision has been made on your loan via text. Speeding up our service and your loan is our goal!

4. Custodial and Trust Accounts

Did you know we offer both of these types of accounts? A [custodial account](#) is a way to protect funds for a minor, and a [trust account](#) allows members to do estate planning within the confines of a formal revocable trust.

5. Win a Trip to Superbowl LIII

Use your Visa Card between September 1st and November 15th to be entered into [Visa's NFL Sweepstakes!](#)

6. Win an iPhone X through Love My Credit Union Rewards!

Just one more reason to belong to Interior FCU....you get special perks like this. Check out how you can [get an iPhone X](#) through a partnership with Sprint!

Need Extra Cash?

Skip Your Next Loan Payment

Do you need extra funds to shop for the holidays, catch up on your bills, or just treat yourself to something special? The choice is yours! The Skip-a-Payment program allows you to skip up to two payments with a minimum of six months in between skips. We offer skip-a-pay on eligible vehicle and signature loans. There is a \$35 fee per skipped loan payment. Set up your skip a pay through [Online Banking](#).

2019 Board of Directors Election

Exercise Your Member Vote

For the 2019 election for Interior FCU's Board of Directors, there are 3 seats up for election. Members are invited to vote online, by phone, or by requesting a paper ballot through the phone voting system. [Click here to view the nominees and biographies](#). Elections will be open January 1st through March 8th. More information in the next quarterly newsletter coming out in January.

Interested in Serving on the Credit Union's Board of Directors?

Seats on the Board are open to any member of Interior FCU who is in good standing with the Credit Union. Members who wish to be placed on the ballot must do so through a Nomination by Petition. The petition must be signed by 1% of the Credit Union membership (at least 150 members). A brief biography, a statement of qualifications, and a signed statement pledging the nominee's willingness to serve if elected must also accompany it. Nominations by petition must be received by 3:00 p.m. on December 7, 2018 and should be addressed to the Chairman of the Nominating Committee and sent to the Main Branch address (1849 C Street, NW, Washington, DC 20240) or delivered to the Credit Union in Room B038 of the Main Interior building.

Interested in Serving as an Associate Director?

[Click here](#) to learn more.

Board of Directors

Holiday Closings

Locations

Chairman

John Nyce

Vice Chairperson

Mark Davis

Secretary

Karen Baker

Treasurer

Brenda Rodriguez

Members at Large

Chris Colvin

Glenda Owens

Peter Probst

Monica Taylor-Lane

Gary Weitzner

Associate Director

Shawn Buckner

Veteran's Day

November 12

Thanksgiving and Day After

November 22 & 23

Christmas Eve and Christmas

December 24 & 25

Main Branch

1849 C Street, NW

Room B038

Washington, DC 20240

Mailing Address

12201 Sunrise Valley Dr.

Room BA208 MS700

Reston, VA 20192

Visa Payments

P.O. Box 37035

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interiorfcu.org

