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A Message to Our Valued Members

We understand that recent changes within the government, including voluntary resignations and shifts at the DOI, USGS, and other U.S. Government sectors, may have raised concerns about their potential impact on your credit union.

We want to assure you that the Credit Union operates as a separate entity and is not legally obligated to adhere to these changes. Interior Federal is regulated and supervised by an independent federal agency, the National Credit Union Association (NCUA, the equivalent of the FDIC for banks), not the federal government. Our commitment to serving you remains steadfast and unwavering while also maintaining our values of Empowerment, Stewardship, Service, and Commitment.

Your financial well-being and trust are our top priorities, and we are dedicated to maintaining the highest standards of security and service. As always, we are here to support you with the same level of care that you have come to expect.

Thank you for being a valued member of the Credit Union family. If you have any questions or need further assistance, please do not hesitate to reach out to us securely through digital banking or call us at 800-914-8619.



With the holiday season coming to a close, managing multiple debts can be a challenging task, but an effective strategy to regain control and make your debt more manageable is by consolidating it. One method for debt consolidation is by securing a [debt consolidation loan](#), an unsecured loan granted based on your application and disbursed with your signature. We will delve into the fundamentals of what a debt consolidation loan is and whether it might be the right choice for you.

Read our [blog](#) to learn more about a debt consolidation loan and its benefits.

[Apply Here](#)



At Interior Federal, we're committed to offering services that meet your financial needs with ease and flexibility. One way we do this is through the MICR (Magnetic Ink Character Recognition) number. This number uniquely identifies your accounts, allowing you to manage direct deposits and loan payments.

Your MICR number allows you to add funds directly to any savings, checking, or loan accounts electronically, eliminating manual transfers and streamlining your financial

transactions.

How to find Your MICR number?

1. Login to Digital Banking.
2. Click on the account/loan.
3. On the history page, click on the **Account Details**
4. You will see your MICR for the account or loan below the ACH number.

A MICR number can be a great way to make on time loan payments without having to give it a second thought. Read our [blog on the difference between external loan payments and external transfers](#) and let us help you organize your finances so you can reach your goals this year.



REGISTER FOR OUR ANNUAL MEETING

Join us for our 89th Annual Meeting. Our CEO, EVP, and Board Chair will be presenting the Credit Union's 2024 review. Attendees will have a chance to win \$100 (must be present to win). Light refreshments will be provided in each location.

- **When:** Wednesday, March 19, 2025
- **Time:** 2-3 pm EST
- **Where:** DC Branch, Reston Branch, or Zoom

You must be an Interior Federal member to attend.

Register



TAX MANAGEMENT STRATEGIES WEBINAR

Join our wealth advisor, Mikael Hallstrom, where he helps you strategize and think through what your future tax situation may look like (especially in retirement), consider how legislation near-term and long-term may affect taxes, and begin to implement strategies that are designed to lower your lifetime tax burden and provide greater flexibility around managing taxes in retirement. Please note: Mikael is not a CPA, you will need to consult a tax professional when submitting your taxes.

Date: February 13th

Time: 1:00 pm EST

Register

Not able to make it? Review the [resources](#) we provide on our website or [schedule your first free consultation](#) with Mikael*.

*Must be a member to qualify for the free consultation.

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