



**IDB GLOBAL**

FEDERAL CREDIT UNION

2021

# Annual Report

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Engaging with our Members  
& Evolving with the Industry

2021

# Annual Report

Engaging with our Members  
& Evolving with the Industry

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## Engaging with our Members & Evolving with the Industry

As financial institutions work towards digitization, customer banking expectations have accelerated. Credit unions and banks worldwide have been charged with meeting the needs of modern banking, including implementing digital capabilities, facilitating advanced payment solutions, enabling remote transactions, and expanding their presence due to globalization.

At IDB Global Federal Credit Union, meeting our members' banking and financial expectations is at the forefront of our strategy and service culture. By leveraging technology and innovative solutions, we maintain interpersonal connectivity with our members.

**Today, in our 61<sup>st</sup> year of service**, we continue to ensure that the voices of our membership are heard throughout our Credit Union. Through meaningful member engagement and continued dedication to the evolution of banking solutions, we strive to meet the expectations of our stakeholders whether they bank in-person, virtually, or through our online banking platforms.



# Message to Members

William L. (Chip) Lusk, Jr.  
**Chief Executive Officer**

“ If you have an opportunity to make things better and you don’t, then you are wasting your time on Earth. ”

**Roberto Clemente**

Dear Valued Member,

We are living in incredible times. Challenging? Definitely. But make no mistake, 2021 was filled with positive change that more than matched the challenges we faced. It was a year of growth, a year of forward movement and, above all, a year of gaining momentum.

In 2021, we saw forward progress on several fronts. Modern science gave us effective COVID vaccines, the U.S. inaugurated its first woman—notably, a person of color—as Vice President, and Juneteenth became a U.S. federal holiday. Additionally, Latin America and the Caribbean led climate action in the movement to protect the environment from global warming.

There, of course, were tragedies that hit our communities disproportionately. In 2021, we saw multiple natural disasters wreaking havoc in different parts of the world, including a horrific earthquake in Haiti and numerous severe weather incidents which caused significant flooding and wind damage. And now, of course, the crisis in Ukraine.

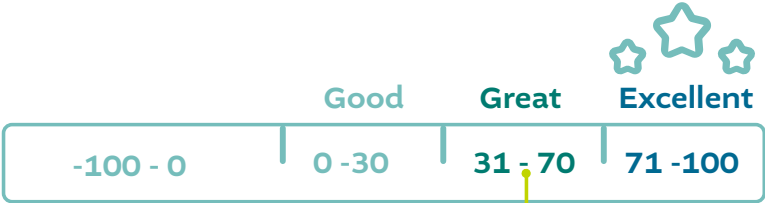
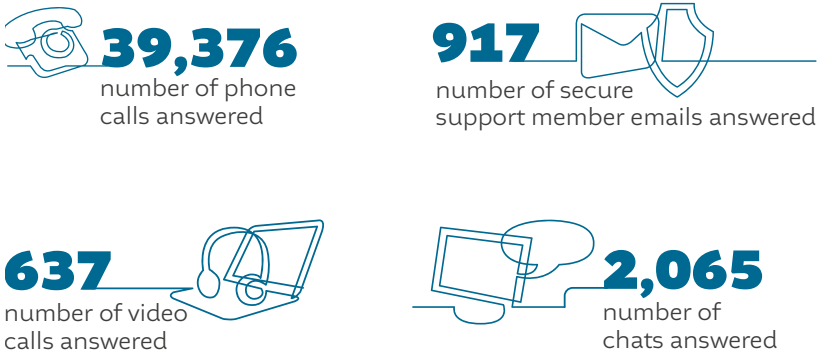
But even when faced with obstacles, our community shows strength, resilience, and compassion.

As we move into 2022, I believe we—and the credit union industry—are stronger than before. IDB Global Federal Credit Union has more robust technology, remains efficient, and has stronger agility and resiliency to evolve with the industry and engage with our members. The challenges of the past few years gave us the opportunity to make things better for our members. We wasted no time. We acted. And we are the better for it.





In 2021, we embraced our new technology channels to engage with and assist members, as follows:



Net Promoter Score

**59** out of a **-100 to 100 range**  
well above the financial industry average of 34

Of course, numbers do not tell the entire story -- while we are in the business of efficiently providing excellent financial solutions at great prices, we also emphasis a holistic operational approach to serving you. In this regard, we are evolving our thoughts and advancing our initiatives around environmental, social, and governance activities to continually and thoughtfully improve our operations. An example of promoting environmental sustainability is allowing certain staff to work remotely to cut down on commutes. For social awareness, we launched a diversity, equity, and inclusion strategy, which recognizes, among other things, that a culturally diverse and empowered staff—reflective of our membership—makes us stronger. And we remain committed to advancing our strong governance practices, such as our investing in modern, technologically advanced risk assessment and mitigation solutions, such as cyber security, member privacy, and industry best practices.

These are but some of the policies which will allow IDB Global Federal Credit Union to remain a leader in today’s accelerated financial industry, where implementing digital capabilities, facilitating advanced payment solutions, enabling remote transactions, and expanding reach are crucial to meeting your needs in the modern world.

Towards this goal, technology and communication are profoundly important. For it is through the power of modern technology that we can maintain our interpersonal connectivity with our members. While we have come a long way, we will continue to evolve so that we may serve you, our members, continually better, faster, and safer.

As I reflect on 2021, I am proud of the specific accomplishments of our team and am delighted to share some of the highlights with you.

# Announcements

## New Chief Operating Officer (COO)

An exciting change in leadership took place in 2021. Carla Decker, a recognized leader in the credit union industry and the Washington D.C. Latin American community became our new COO. Utilizing her 30 years of credit union leadership experience and passion for community service, Ms. Decker manages our operational teams while continuing to advance our member-centric ecosystem. Ms. Decker holds a master's degree in International Commerce and Politics and a bachelor's degree in General Studies and Finance and has served on many boards, including the National Cooperative Business Association and Inclusive. A recipient of the Joe Biden Educator of the Year Award from the International Credit Union Leadership Foundation in 2017, Ms. Decker co-founded the National Association of Latino Credit Unions and Professionals. The IDB Global Federal Credit Union family is lucky to have such a passionate and qualified leader.

## Credit Union's CEO Elected to Board of the Federal Home Loan Bank of Atlanta

In 2021, our local financial institution peers elected me to serve a four-year term on the Board of Directors of the Federal Home Loan Bank of Atlanta as the member representative for the District of Columbia. I have long admired the Federal Home Loan Bank of Atlanta for their important work with credit unions, banks, and insurance companies. With over \$75 billion in assets, it offers community development grants, financing, and banking services to help provide affordable mortgages and economic development to communities. Since 1990, the FHLBanks have awarded approximately \$7 billion in Affordable Housing Program funds, assisting more than 990,000 households. I am excited to serve on their Board of Directors and anticipate that the peer fellowship exposure will foster best-in-class ideas for ongoing improvements at IDB Global Federal Credit Union for our members.



Carla Decker  
**Chief Operating Officer**



# 2021 Highlights

## Our Health Grade is A+

DepositAccounts.com once again identified IDB Global Federal Credit Union with its highest credit ranking, an A+, for overall health and stability. Our Credit Union is listed as one of the top 200 healthiest credit unions in the U.S. and the healthiest credit union in the DC metropolitan market. The largest and most comprehensive online publication in the U.S. dedicated to banking and deposits product information for consumers, DepositAccounts.com grades each institution on several factors, including capitalization, deposit growth, and loan-to-reserve ratios. Our top-ranking reflects our fiscally responsible, member-focused approach to financial health and stability. Our excellent ranking is, for me, no surprise, since I am a daily witness to our staff's passion and dedication. But it is still nice to receive.

## 30-Year Fixed-Rate Mortgage

Making the dream of homeownership a reality is one of the most important and gratifying things our Credit Union does for its members. It is a true honor to be part of that journey with you. It is why, year in and year out, we offer some of the most competitive mortgage products on the market. 2021 was no exception. Nor is 2022. Whether you are purchasing a new home or refinancing your current one, do not miss out on our great mortgage rates and products, especially our attractive 30-year fixed-rate mortgage.

[idbglobalfcu.org/mortgages](https://idbglobalfcu.org/mortgages)

## Above-Market Share Certificate

Last year was a challenging time to find insured investment opportunities for savings. To help ease that challenge for our members, we offered a low-risk, low-commitment, above-market rate way to grow your money through our Limited-Time Share Certificate. The certificates gave members the opportunity to invest their money for 13 months with no penalty for one early withdrawal. This opportunity is a great example of our continuing commitment to foster our members' financial health and fulfill our value proposition.

## Our High Net Promoter Score

At IDB Global Federal Credit Union, our focus is you, which is why we take member satisfaction scores very seriously. An important metric on that front is our Net Promoter Score (NPS), which gauges an organization's customer satisfaction and loyalty. I am proud to say that it has been consistently above the market average. And 2021 was no different. While the average banking net promoter score is 34, IDB Global Federal Credit Union's NPS score of 59 places us in very good standing. On behalf of everyone at the Credit Union, we thank you for your trust in us, and we promise to work every day to continue earning your business so that you will tell your family members and IDB friends about the benefits of being a Credit Union member.



## Zelle® is Here

One of the tenets of the evolution of modern banking is the necessity for financial institutions to help facilitate advanced payment solutions and remote transactions. In 2021, IDB Global Federal Credit Union partnered with Zelle®, a fast, safe, and free way to send money to friends, family, and other people you trust, regardless of where they bank\*. Whether you are paying rent, gifting money, or splitting the cost of a bill, Zelle® has you covered. And for those members who wire money often, it could save you transaction fees. Zelle® is available in our Online Banking and our IDB Global FCU Mobile Banking app, so you do not need to download anything new to start sending and receiving money. If you have not tried Zelle® yet, I encourage you to do so. I believe that you will like it.

[idbglobalfcu.org/zelle](https://idbglobalfcu.org/zelle)

### Important Information from IDB Global Federal Credit Union and Zelle®:

Zelle® and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

\*U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

Please note that Zelle® through IDB Global Federal Credit Union, is available for primary account owners only; joint account owners are not able to access Zelle® at this time.





## Credit Score

Knowing your credit score is critically important to your financial health and as a gateway to future financial decisions and opportunities. It is vital for navigating everything from mortgages and car loans to planning for college or retirement. In 2021, we introduced our free credit monitoring tool. It enables you to stay up to date on your credit score and gives you personalized tips on how to improve or maintain your credit score. In addition, the tool includes a credit simulator, which shows you how your score would be affected if you made certain financial decisions, such as taking out a new loan, missing loan payments, or increasing credit card balances. You will have access to personalized top financing offers based on your credit score. I encourage every member to check out this important tool by logging into our Online Banking or our IDB Global FCU Mobile Banking app.

[idbglobalfcu.org/creditscore](https://idbglobalfcu.org/creditscore)

## Digital Receipts

Digitization is another cornerstone of modern banking, both at the institutional and personal level. Digitization creates convenience, precision, and security. In 2021, we launched a free Digital Receipts solution. Whether you are tracking expenses for your monthly budget, holiday purchases, your end-of-year review, or completing your expense report for work, you can now keep track of it all with Digital Receipts. Digital Receipts allows you to easily and quickly store and sort all your receipts, both paper and digital. Once captured, you can export detailed reports in CSV, PDF, or Excel format showing where, when, and how you spent money. You can then track your spending by category, merchant, date, and more. You can even set reminders for when return periods or warranties expire, potentially saving you money. You will find Digital Receipts in your IDB Global FCU Mobile Banking app. I encourage you to check it out to track your expenses.

[idbglobalfcu.org/digitalreceipts](https://idbglobalfcu.org/digitalreceipts)



**William L. (Chip) Lusk, Jr.**  
Chief Executive Officer







Net Worth Ratio  
**12.04%**



**10,457**  
Number of Members



**2,089**  
New Accounts



**26,208**  
Number of Share Accounts



### Security

Only **0.01%** of debit card transactions reported potential fraudulent activity.



**\$618M** Total Shares

Data as of Dec. 31, 2021



# Board of Directors Report

The Board of Directors is comprised of volunteers who are elected by the members for a term of three years. The Board meets monthly to provide general direction and oversight of the Credit Union, in accordance with the Federal Credit Union Act and the Rules and Regulations of the National Credit Union Administration.

María Valeria Zemborain  
**Chair**

Jorge Roldán  
**Vice-Chair**

Francisco Rojo  
**Treasurer**

Ana María Rodríguez- Ortiz  
**Assistant Treasurer**

Sandra Darville  
**Secretary**

Daysi Andrades  
**Assistant Secretary**

Juan Manuel Fariña, Ken Foley,  
Monica Velásquez  
**Members**

# Credit Committee Report

“ *The Credit Committee would like to express its appreciation for the consistent support and thorough presentations it received from the Credit Union management and staff.* ”

The Credit Committee, appointed by the Board of Directors, meets at least monthly, following high confidentiality standards to review loan requests that exceed the lending authority of Credit Union management or are exceptions to Credit Committee guidelines. The financial capacity and credit history of each applicant are analyzed to assure that loan payments will not overburden the member’s cash flow and that the best interests of both the member and the Credit Union will be served. The Committee offers alternative financing options to help members manage their financial needs. Appointed Committee members each serve two years. The Chief Lending Officer is a standing appointed member of the Committee.



**Chair**  
Mónica Velásquez

Monica Velásquez  
**Chair**

Marco Paredes  
**Secretary**

Jaime Cabrera, Guillermo Mulville,  
Yolanda Strachan  
**Members**

Kelle Bevine, Patricia Nalvarte,  
Adolfo Samaniego  
**Alternates**





**During 2021**, management approved **972 loans totaling \$167,389,634** under the lending limits established by the Committee and approved by the Board of Directors. In addition, the Credit Committee held **10 meetings, whereby they analyzed 14 cases** and **approved 9 loans totaling \$5,382,758.**



Number of Loans  
**Over 980**



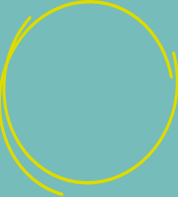
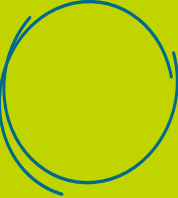

Total Amount  
**\$172.7M**

## Delivering Products and Services that Drive Your Financial Success!

IDB Global Federal Credit Union operates globally every day, evolving and growing with your needs wherever you are. The Credit Union is happy to report that we remain financially secure and strong—one of the top 200 healthiest credit unions in the U.S. In 2021, we enhanced the value of your membership by paying above-market rates on shares and deposits, by offering below-market rates on loans, and by waiving and reducing product fees. To celebrate our 2021 success, our Board of Directors approved a \$500,000 Special Dividend, which was paid to members!

Here is an overview of our 2021 results:

## 2021 RESULTS

	Members shares and deposits increased by <b>\$44.5M</b>	Strong return on assets <b>.60%</b>
	Total Credit Union assets grew to <b>\$730.6M</b>	Net worth ratio exceeded <b>12%</b>
	Aggregate value of Credit Union members' incremental savings <b>\$5.4M</b>	Average annual benefits received by each member <b>\$520</b>



**No checks  
No cash  
No problem**



**Zelle® is a fast, safe and easy way in Online Banking and the IDB Global FCU Mobile App** to send money to friends, family and others you know, and trust with a bank account in the U.S.



**FAST**

Money sent is typically available to use within minutes.\*



**SAFE**

Send money right from our app or within online banking.



**EASY**

Send money using just an email address or U.S. mobile number.

**Getting started is easy.**

- 1 Log into your online banking.
- 2 Select **Send money with Zelle®**.
- 3 Enroll your U.S. mobile number or email address.
- 4 Send money to almost anyone you know and trust.

More info at:  
[idbglobalfcu.org/zelle](https://idbglobalfcu.org/zelle)

**Important Information from IDB Global Federal Credit Union and Zelle®:**

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\*U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

Please note that Zelle® through IDB Global Federal Credit Union, is available for primary account owners only; joint account owners are not able to access Zelle® at this time.



## Low Mortgage Rates, Great Terms!

Whether it's **purchasing your dream home or investment property, refinancing or opening a Home Equity Line of Credit**, we have you covered with low rates and great terms!

See how IDB Global Federal Credit Union makes homeownership affordable and easy.

**IDB Global Federal Credit Union – Financial Partners Anytime, Anywhere!**  
We make financing your dream home a reality.

More info at:  
[idbglobalfcu.org/mortgages](https://idbglobalfcu.org/mortgages)





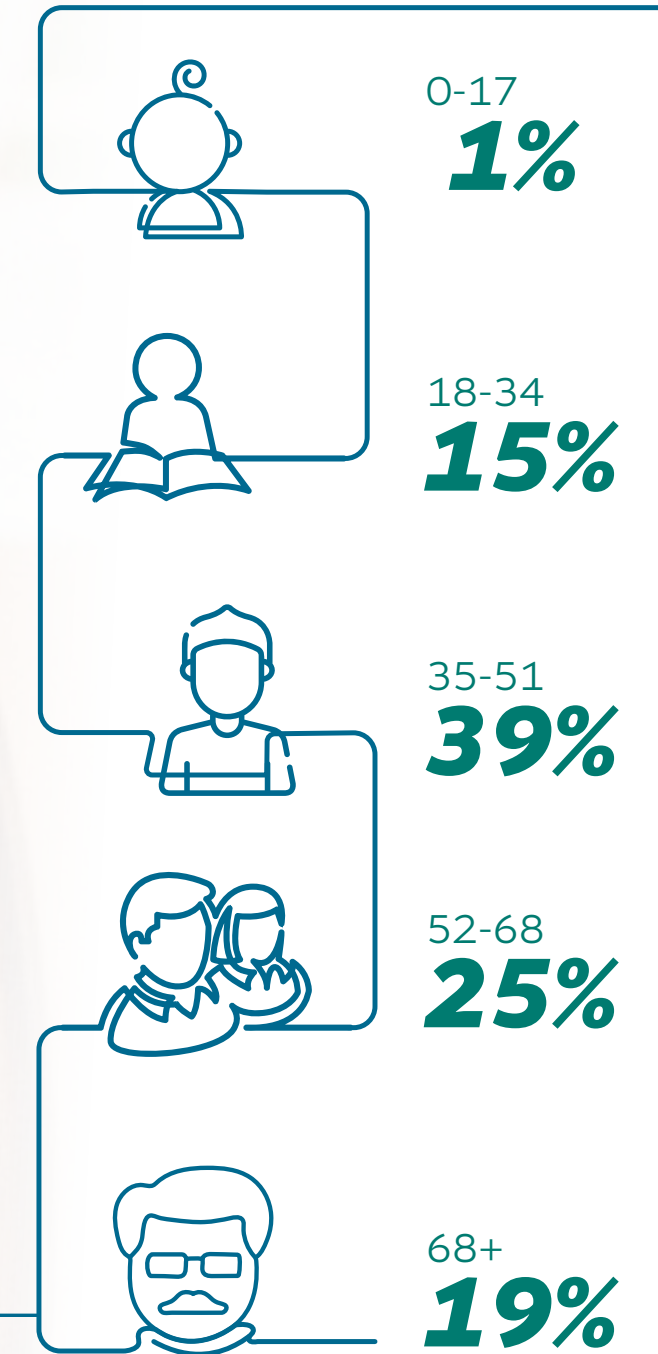
# Membership Demographics



## Location

Resides in the U.S.: **67%**  
Resides overseas: **33%**

## Age Group







**Chair**  
Elizabeth Bedoya-Turner

## Supervisory Committee

“ *The Supervisory Committee appreciates the continued trust and cooperation it has received this past year from the staff, Directors, and members of the Credit Union.* ”

The Supervisory Committee, appointed by the Board of Directors, is responsible for overseeing the agreed-upon internal audit procedures and annual external audits, and for monitoring compliance with the regulatory requirements of the National Credit Union Administration (NCUA). This includes selecting auditors, verifying member accounts, reviewing internal controls, responding to member complaints, and recommending procedural improvements.

### In 2021 the Committee:

- Reviewed updates/new Credit Union policies and procedures including ACH, Overdraft, and Records Retention.
- Engaged PBMares, LLP, to perform risk based internal audits which included audits of IT general controls, cybersecurity, and real estate lending operations. PBMares also performed a review of new loans and new investments to ensure conformity with lending and investment policies, as well as monitoring the compliance of other policies including the Bank Secrecy Act and Anti-Money Laundering (BSA/AML) policies.
- Continued its engagement with Doeren Mayhew, Certified Public Accountants and Advisors to perform the annual audit of the financial statements of the Credit Union as of December 31, 2021.

Elizabeth Bedoya-Turner  
**Chair**

Ken Foley  
**Vice-Chair**

Gabriela Torrez  
**Secretary**

Ignacio Barragán, Virginia Cudine  
**Members**



# Financial Statements

## Independent Auditor's Report

To the Supervisory Committee and Board of Directors of  
IDB Global Federal Credit Union

## Report to the Financial Statements

### Opinion

We have audited the financial statements of IDB Global Federal Credit Union, which comprise the statements of financial condition as of December 31, 2021 and 2020, and the related statements of income, comprehensive income, members' equity, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of IDB Global Federal Credit Union as of December 31, 2021 and 2020, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

### Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audits of the Financial Statements section of our report. We are required to be independent of IDB Global Federal Credit Union, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

## Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about IDB Global Federal Credit Union's ability to continue as a going concern for one year after the date that the financial statements are issued.





## Report on the Audits of the Financial Statements (Continued)

### Auditor's Responsibilities for the Audits of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing audits in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audits.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audits in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of IDB Global Federal Credit Union's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about IDB Global Federal Credit Union's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audits, significant audit findings, and certain internal control-related matters that we identified during the audits.



**Doeren Mayhew**

Miami, FL

March 19, 2022

# Goodbye International Phone Charges

Communication is key to your banking experience. And now, costly phone charges don't have to be!

With our new **Digital Support tool**, the warm, personalized service you know, and love is now just a click away. You can get personalized, live help with your accounts, cards, and loans through our website or online banking at no cost to you - **Monday - Friday from 9am - 5pm EST.**

Get help with all your banking needs from anywhere, for **FREE**, in a form you enjoy best:



Voice Call



Live Chat



Video Chat



Co-Browsing



File Sharing

It's easy, it's convenient, it's **FREE!**

To learn more about our digital support, visit [idbglobalfcu.org/digitalsupport](https://idbglobalfcu.org/digitalsupport)



Whether it's buying a home or car or planning for college or retirement, knowing your Credit Score is vital to getting the best offers.

Now, we've made it easy!

With our FREE credit monitoring tool, you can check your credit score instantly, and get personalized tips on how to improve or maintain it!

#### Tool Benefits:

- 1. Credit Score** - Understand the factors that impact your score
- 2. Credit Report** - See your open loans, accounts and credit inquiries, along with payment histories and more.
- 3. Score Simulator** - See how your score will be affected by increasing credit card balances, getting a new loan, or missing a monthly payment.
- 4. Educational Tips** - Get content and tips on how to increase your credit score and optimize your financial health.
- 5. Monitoring Alerts** - Get an alert when a significant change in your score is detected.
- 6. Money Saving Offers** - Personalized interest-saving offers!

**Log in to Online Banking or download the FREE\* IDB Global FCU Mobile app today!**  
Scan the QR CODE below with your smartphone camera or download via the app store.



To learn more  
[idbglobalfcu.org/creditscore](https://idbglobalfcu.org/creditscore)

\*Credit score and other details will not be displayed for users who do not have a Social Security Number on file. Shared accounts will display the credit score and other details referent to the primary owner of the account. Joint owners must log in with their unique credentials for access. [Savvy Money Terms of Service](#).



# Resources



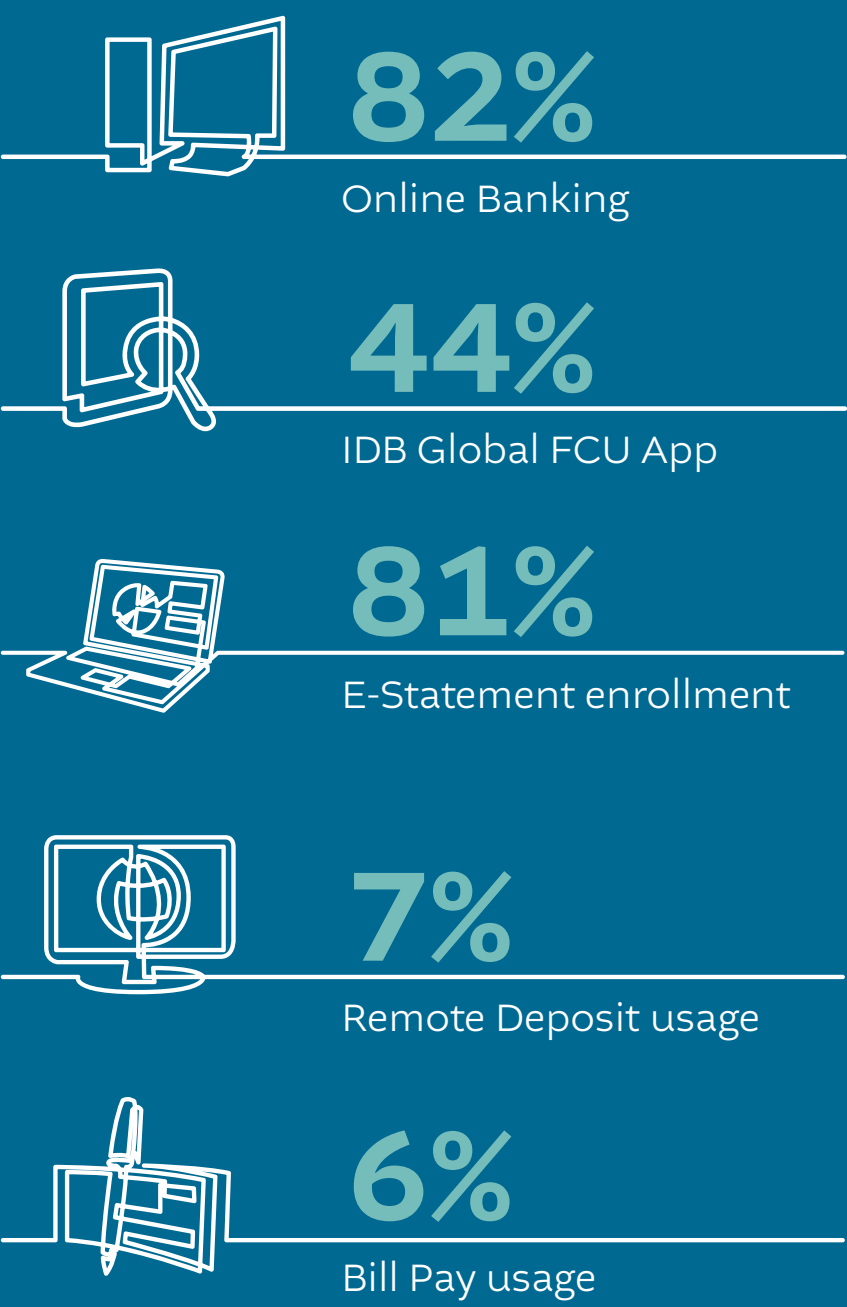
# Digital Support



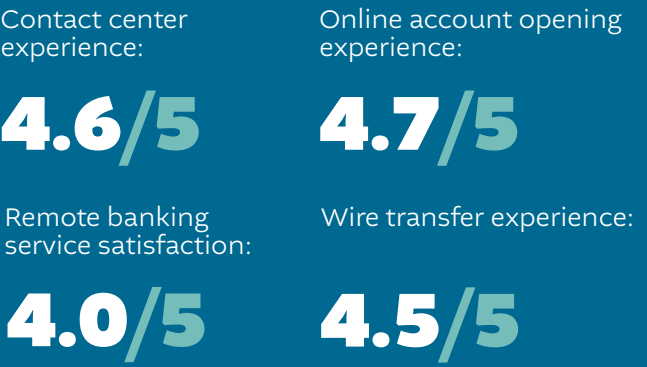
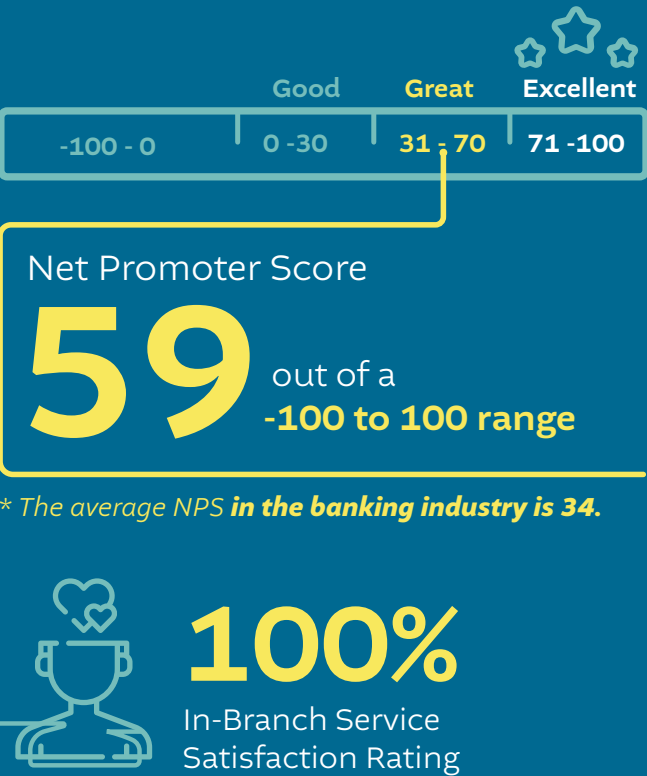
# Contact Center



# Internet Banking Penetration Rates



# Service Satisfaction Rating





# Senior Management & Volunteers

## Executives

William L. (Chip) Lusk, Jr.  
**Chief Executive Officer**

Carla Decker  
**Chief Operating Officer**

Marco Paredes  
**Chief Lending Officer**

Marianne Quinn  
**Chief Financial Officer**

Katherine Lopez  
**Director of Compliance and Risk Management**

Mark Schwartz  
**Director of Human Resources**

Marilyn Wagner  
**Director of Marketing and Communications**

Kia Ware  
**Director of Information Technology**

## Board of Directors

María Valeria Zemborain  
**Chair**

Jorge Roldán  
**Vice-Chair**

Francisco Rojo  
**Treasurer**

Ana María Rodríguez-Ortiz  
**Assistant Treasurer**

Sandra Darville  
**Secretary**

Daysi Andrades  
**Assistant Secretary**

Juan Manuel Fariña,  
Ken Foley, Monica  
Velásquez  
**Members**

## Credit Committee

Monica Velásquez  
**Chair**

Marco Paredes  
**Secretary**

Jaime Cabrera, Guillermo  
Mulville, Yolanda Strachan  
**Members**

Kelle Bevine, Patricia  
Nalvarte, Adolfo Samaniego  
**Alternates**

## Supervisory Committee

Elizabeth Bedoya-Turner  
**Chair**

Ken Foley  
**Vice-Chair**

Gabriela Torrez  
**Secretary**

Ignacio Barragán, Virginia  
Cudine  
**Members**

## Nominating Committee

Jorge Roldán  
**Chair**

Daysi Andrades  
**Secretary**

Carlos Andres Gomez-  
Peña, Lourdes Tellería, Mike  
Valianatos  
**Members**

## Executive Committee

María Valeria Zemborain  
**Chair**

Juan Manuel Fariña  
**Immediate Former Chair**

Jorge Roldán  
**Vice-Chair**

Francisco Rojo  
**Treasurer**

Sandra Darville  
**Secretary**

## Investment Committee

Francisco Rojo  
**Chair**

Ana María Rodríguez-Ortiz  
**Vice-Chair**

Sandra Darville, Tetsuro  
Narita, William L. (Chip)  
Lusk, Jr., Carla Decker,  
Marco Paredes, Marianne  
Quinn  
**Members**

## Human Resources Committee

Sandra Darville  
**Chair**

Mark Schwartz  
**Secretary**

Daysi Andrades, Juan  
Manuel Fariña, Jorge Roldan  
**Members**





# 2021 Annual Report

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Engaging with our Members  
& Evolving with the Industry

**Address**

1300 New York Ave. N.W.  
Washington, D.C. 20577

**Phone**

202 623 3363

**Fax**

202 312 4200

**Email**

[credit@idbglobalfcu.org](mailto:credit@idbglobalfcu.org)

**Contact us via Skype at:**

[myidbglobalfcu](https://www.skype.com/join/myidbglobalfcu)

**Website**

[idbglobalfcu.org](http://idbglobalfcu.org)