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QUARTERLY NEWSLETTER



## How to Save Money at Foreign ATMs

**When traveling, avoid unfavorable exchange rates and higher fees by sticking to local currency.**

Anyone who has traveled outside the U.S. and withdrawn money from a foreign ATM has likely faced with the decision of whether to let the ATM provide the currency conversion or not. Often, even though you are withdrawing the local currency, the ATM will offer you a choice: to charge your IDB-IIC FCU debit or credit card in the local currency (Euros in Spain, British pounds in England, etc.) or in U.S. dollars.

**So, which do you choose? Local currency or U.S. dollars?** Always choose the local currency. If you choose U.S. dollars, the foreign bank will choose an exchange rate that is likely not the best available and you may also incur additional fees.

To find an ATM near you, visit our [ATM Locator](#) page.



## Open an Account from Anywhere!

**Our online application allows you to open a new account in as little as 10 minutes, from a café, your couch... or virtually anyplace.**

Now opening a new account for you or your family members is easier than ever! Forget about long visits to our branch and a stack of paperwork. Here are the steps you will need to follow to open an account online:

**Step 1:** Visit [www.idbcredit.org](http://www.idbcredit.org) and click "Open an Account."

**Step 2:** Complete a 10-minute application.

**Step 3:** Fund your account with a minimum of \$50 dollars. You can transfer the funds from another IDB-IIC FCU account, a U.S. credit or debit card, or mail a check or money order.

**Step 4:** To avoid delays in your application, ensure to upload the [required documentation](#).

And that's it. Whether you're a new member applying for your first account, or already part of the IDB-IIC FCU family in need of a secondary account, our online account application has you covered.

Open an account with us today by [clicking here!](#)



### Halloween Costume Photo Contest for the Dollar Dog Kids Club Members

Send us a photo of you in Halloween costume to [cu.marketing@iadb.org](mailto:cu.marketing@iadb.org) by Oct. 31st and you could win a \$100 deposit. [See more](#)



### Investment Week

**Cetera Advisors**  
Oct. 16 to Oct. 20  
10:00 a.m. to 5:00 p.m.  
Location:  
Cetera Advisors Offices



### Insurance Week

**UNFCU Advisors**  
Oct. 23 to Oct. 27  
10:00 a.m. to 5:00 p.m.  
Location:  
To be determined



### Home Buying & Selling Seminar

**Smartmove**  
Nov. 7  
12:00 p.m. to 2:00 p.m.  
Location:  
Andres Bello 4/5



### Real Estate Week

**Smartmove/Lending**  
Nov. 6 to Nov. 10  
11:00 a.m. to 5:00 p.m.  
Location:  
CU

# How Does a Mortgage Rate Under 3% Sound?

**With low, competitive mortgage interest rates, we make homeownership or refinancing easy.**

Are you ready to stop renting and own your own home? Or maybe it's finally time to refinance your mortgage. Either way, IDB-IIC FCU offers great rates with low fees and easy pre-approval process. It's one of the benefits of being a credit union member.

In fact, right now rates on our 7/1 ARM are as low as **2.85% APR\*** for a 30-year term. If that doesn't fit your situation, no problem, we have many mortgage products -- one is sure to be right for your needs.

**Be sure to visit our recently upgraded [Mortgage Center](#) page to learn about how we can help you with homeownership today. You will love our quick and easy online application!**

\*Rates subject to change without notice. Loans subject to credit qualifications and approval. All applicants must meet membership eligibility requirements.



## Master Your Money with our Debit Card!



**Our MasterMoney™ debit card helps you do more with your IDB-IIC FCU checking account.**

If you currently have a checking account with the IDB-IIC FCU, be sure to apply to our Debit Card, a powerful tool in making your transactions as convenient as they are rewarding. Here are a few of our card's impressive features:



### Accepted Everywhere

Our Debit Card is accepted everywhere MasterCard is accepted, and can be used as a debit or credit card at hundreds of locations throughout the world.



### Safer and Easier

Every transaction is detailed on one convenient monthly statement. It's safer than carrying cash and easier than writing checks.



### Worldwide ATM Access

Your MasterMoney™ Debit Card is accepted at MasterCard, STAR, CO-OP, Alliance One, CIRRUS and Accel ATM networks.



### Benefits and Rewards

Other MasterMoney™ card benefits include no annual fee, MasterCard ID Theft Protection™, MasterCard Airport Concierge™, and a Rewards Program with points redeemable for everything from concert tickets and cruises to HDTVs and more.

**Convenience, Security and Rewards that is our MasterMoney™ debit card!**

[Click here](#) to learn more about the benefits of using our Debit Card!



P.O. Box 27377  
Washington, D.C., 20038-7377  
Phone: 202.623.3363 Fax: 202.312.4200  
Email: [credit@iadb.org](mailto:credit@iadb.org)  
Contact us via Skype at [myidbiicfcu](https://www.skype.com/user/myidbiicfcu)  
[www.idbcredit.org](http://www.idbcredit.org)