

57th IDB-IIC FCU Annual Meeting

Join Us at the 57th Annual Meeting to Celebrate an Outstanding Year of Achievements

You could win prizes* just for attending!

We invite you to attend our 57th Annual Meeting to learn about the financial, service, and technology details that ensure the strength and profitability of your Credit Union. We have prepared an informative video to keep things lively, and our CEO and the Chairman of our Board of Directors will answer your questions! Just make sure to submit your questions before May 23, 2018!

Attend the meeting and you will have a chance to win great PRIZES!



When

Wednesday May 30, 2018
4:30 – 5:15 PM EST

Where

IDB Auditorium Enrique V. Iglesias
Conference Building

A cocktail reception will take place immediately after the meeting.
Invitation to follow.

We will be streaming! If you cannot make it this year, don't worry. We're happy to announce that the meeting will be live streamed, and that remote attendees can also participate in the raffle.

*NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. For more information, see the [Official Rules](#).

Board of Directors 2018 Elections

Vote online and you could win \$1,000!*

Voting is open from April 30, 2018 through May 25, 2018. Cast your vote online and you will be entered in our annual e-vote raffle for \$1,000.*

[Learn more about the candidates and vote!](#)

You may also vote using a paper ballot. To request it, email us at CU.Marketing@iadb.org before May 11, 2018.

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We've Got Your Loan Needs Covered – for Less!

Shop our low rates first for your New Home Mortgage, Refinance, HELOC, or Second Property loan

Your IDB-IIC FCU member status gains you access to our extremely competitive loan rates. So whatever your needs may be, we have a low-interest option for you.



First Home Mortgage.

Buy a house, make it your home! Our bilingual Lending Specialists will lead your way to homeownership in the

United States. With rates as low as **4.130% APR,*** now is the time to make your first home a reality. [Learn more today!](#)



Home Equity Line of Credit (HELOC).

What improvement would you make to your home? With our Home Equity Line of Credit, you can finance the

remodeling project you have been dreaming of! We offer rates as low as **5.250% APR*.** [Get more details now!](#)



Refinance and Save!

Lowering your interest rates means more money allocated where you need it the most. Refinance your mortgage with

us and save money to spend on what really matters. Our rates start as low as **4.130% APR,*** so don't wait! [Learn more today!](#)



Second Home Mortgage.

Looking to invest in a second property for additional income? Whether you are thinking of buying a rental property or

vacation home, we are here for you. Our rates begin at a low **4.433% APR,*** making second home ownership as rewarding as it is affordable! [Learn more today!](#)

* Rate subject to change without notice. Please visit a Loan Officer for additional information on rates and fees. Rates are subject to change without notice. Loans subject to credit qualifications and approval. Your actual rate and/or points may be different, as many factors are evaluated for a loan approval.

Another Day, Another Awesome Upgrade! Money Management is Here

Our new award-winning financial tool, Money Management, is free to all Online Banking users.

Are you ready to budget better, spend smarter and save more? Money Management can help. Money Management lets you see all of your accounts – even ones at other financial institutions – in one convenient interface. You'll be able to track spending through well-defined categories, with each transaction automatically sorted, and get a better snapshot of your financial health, spending trends and budgets.

New Features with Money Management Include



Improved Category-Level Trends



Cash Flow Calendar



Debt Payoff Forecasting



Available on our Mobile App



Text Alerts



Real-Time Refreshing Every Time You Log In



Detailed Net Worth Analysis and Tracking



Savings and Retirement Goals



Interactive Budget Widget



Tax Watch Includes All Categories

More Privacy and Security for Joint Account Holders

In the past, joint account owners were required to have the same credentials, but no more. With our new Core System Upgrade, joint account holders can now choose unique Online and Mobile Banking login credentials.

This means better security and more privacy.

Every Member Wins!

Joint account owners are not the only ones who enjoy upgrades. The upgrade also means additional improvements for all Credit Union members, such as more efficient in-person service in our branch office with better photo ID security, 24/7 Call Center support, immediate transfer processing to fellow IDB-IIC FCU members, instant availability of funds of deposited funds, up to \$2,500, and much more.

To see a full list of all the recent improvements and changes resulting from the upgrade, visit the [Upgrade Information Page](#) on the IDB-IIC website.



Real Estate Week

June 11 to June 15
11:00 a.m. to 5:00 p.m.
Location:
CU



Equity Investing Seminar

June 14
12:00 p.m. to 1:00 p.m.
Location:
Andres Bello 4/5



Insurance Week

June 25 - June 29
10:00 a.m. to 5:00 p.m.
Location:
To be determined



Home Buying & Selling Seminar

July 12
12:00 p.m. to 1:00 p.m.
Location:
Andres Bello 4/5



Investment Week

July 23 to July 27
10:00 a.m. to 5:00 p.m.
Location:
Cetera Advisor
Networks Offices