



SUMMER 2018

QUARTERLY NEWSLETTER



Debit Card + SmartPhone = MobiMoney!

Get Better Security and More Convenience with the FREE MobiMoney App

We have made it possible for you to conveniently manage your Debit Card from your smartphone with the FREE MobiMoney app.*

The MobiMoney app offers endless possibilities, like staying aware of every transaction, protecting yourself from fraud, and setting real time alerts for suspicious activity, low balances and more.

MobiMoney can also help you spend within your means, thanks to its weekly and monthly budget options. You can set spending limits, track categories, review weekly and monthly totals, and receipts are stored right in your phone.



MobiMoney lets you:

- Easily turn on/off your cards.
- Receive instant alerts on your mobile devices.
- Limit card usage based on location, transaction type, and threshold amounts.
- Set merchant preferences.
- View debit card transaction history.

Get MobiMoney for FREE today and take control of your Debit Card - with your phone!

Download our Mobile App today!



*MobiMoney is only available to members in the U.S.



24/7 Call Center a Huge Success

You've got questions. We've got answers. Faster and friendlier than ever!

Call us, any time from anywhere. That's right, your Credit Union now has a Call Center available to our members 24 hours a day, seven days a week. And from all accounts, it's a huge success.

Consider that in 2017, our Call Center associates answered a whopping 33,000 calls. That was 160% more than 2016. And they accomplished it while reducing average hold times from two minutes to only 21 seconds! That's a lot less elevator music listened to - which we count as a huge win, for you!



Our constant striving to improve is reflected in our Call Center Benefits:

- 24/7 support for members anywhere in the world.
- Assistance in both English and Spanish.
- Personalized help managing your accounts.
- Improved communication between you and your Credit Union.
- Feedback through online surveys.

We're proud of this personalized, live-person help with your banking questions. We also welcome your feedback in order to keep improving.

Questions? Call (202) 623-3363 or email credit@iadb.org. We're here for you.



PINs are In!

Your PIN Means Faster Identification and Better Security



When you call us with a question about your account, we want to help you as quickly and securely as possible. Your Personal Identification Number, or PIN, will help.

Your PIN will be used as one of the questions to verify your identity over the phone. Every Credit Union member should have a PIN, and joint account holders will each get their own for added privacy. This not only increases security, but also expedites the verification process. It's easy, efficient and secure, and will soon become available in Online Banking - more details to come!

COMING SOON



Put Your Home Equity to Work for You

With interest rates starting as low as 4.75% APR*, a Home Equity Line of Credit (HELOC) could allow you to pay down higher interest credit cards, take that long-overdue vacation, or finally remodel your kitchen! You can use the money for anything and you only pay interest on the amount you draw, making HELOCs a flexible, often financially prudent loan option.

A HELOC, which is a revolving line of credit secured by the equity in your home, has some great benefits, especially if you are:

- Looking for a reserve of funds for unexpected life situations or emergencies.
- In need of a low-interest way to pay down or pay off high interest debt.
- Are unsure of the exact amount you'll need, since you only accrue interest on what you use of the available balance.
- Shopping for options that allow you to borrow up to the approved limit and make interest-only payments.

Contact our Lending Department to apply today! Or Apply Online!

*Must meet membership eligibility requirements. Please visit the Loan Officer for additional information on rates and fees. Rates are subject to change without notice. Your actual rate and/or points may be different, as many factors are evaluated for a loan approval. Visit our [website](#) for disclosures.



Get Help Paying for College

Our low-interest Educational Line of Credit is the smart way to pay for college

There are few things as worthwhile - or as expensive - as college. Tuition, fees, room and board... it doesn't take an accounting degree to know that they can strain a budget.

Your Credit Union wants to help, with Educational Lines of Credit featuring variable interest rates as low as 5.75% APR* - that's better than most banks offer! We've designed this special loan to help you pay for tuition, room and board, books, computers and other ongoing education expenses.

Smart Features of Our Educational Line of Credit

- Variable Rate as low as 5.750% APR*.
- Minimum payment is only 3% of current balance.
- No prepayment penalties.

The Educational Line of Credit stays open for up to seven years and since you only make payments and accrue interest on the amount you draw, you could save a lot of money compared to a traditional bank loan. A low minimum monthly payment further ensures that you don't become overburdened, and there is no penalty for prompt repayment. That's what we call making the grade.

So check out our Educational Line of Credit today. We're confident you'll give it an A+.

*Must meet membership eligibility requirements. Please visit a Loan Officer for additional information on rates and fees. Rates are subject to change without notice on a quarterly basis with a CAP of 2%, based on the 26 Week T-Bill Index plus margin. Minimum payment is \$50.00 or 3% of the loan amount. Maximum APR in a variable-rate plan is 18%. Your actual rate and/or points may be different, as many factors are evaluated for a loan approval.



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