

## Take Control of Your Finances

**Wouldn't it be nice to look at all your balances in one place? Now you can.**

Money Management is an award-winning platform within Online Banking that offers extensive data analytics capabilities to help you understand the relative health of your finances instantly. Better yet, it's free!

### How does that work?

Money Management features give you a global view of your finances, allowing you to get a full picture of all your assets, **including accounts you may have at other financial institutions**. Some of these features include:



**Automatically categorized transactions** to help you know your spending habits and stay on track.



**Detailed Net Worth analysis** which shows each gain and loss you have had per time period.



**Cash Flow calendar** that displays your historical spending and predict your future spending.



**Savings and retirement goals** for planning ahead and visualizing long-term financial objectives.



**Debt payoff forecasting** to help you control your liabilities and calculate repayment time.



**Interactive budget widget** to help you set realistic monthly spending limits.

**Learn more about Money Management and log into Online Banking today to start taking full advantage of all its features!**

## Get ready for Tax Day with TurboTax

**Filing your tax returns is easy with TurboTax – and you can win \$25,000!**

We are pleased to make TurboTax available to our members. This year, prepare, print and file your simple federal taxes for \$0 with TurboTax Free Edition and get your biggest possible refund.

- **TurboTax has you covered.** TurboTax is up to date with the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- **Get a head start.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Maximum refund, guaranteed.** TurboTax guarantees that you'll get your biggest possible tax refund, or your money back.
- **Get a chance to win \$25K.** Simply try TurboTax to be automatically entered in the Sweepstakes.\* Log into Online Banking today to get started!

\* Promotion ends February 14, 2019. Subject to [official rules](#). Void where prohibited.

Visit <http://turbotax.intuit.com/lp/voy/guarantees.jsp> for TurboTax product guarantees and other important information. TurboTax Online pricing is based on your tax situation and varies by product. \$0 federal (for simple tax returns) only available with TurboTax Free Edition; offer may change or end at any time without notice. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Privacy and security policies may differ from those of the IDB-IIC Federal Credit Union.

## Visa National: Credit Within Your Reach

**IDBG National Staff now can apply for a credit card with us!**

Did you hear the great news for IDB Group employees in the country offices? We have created a unique product tailor-made for the needs of the IDBG's National staff\*. The new VISA Classic National offers a Credit Limit up to \$5,000\*\* that requires no backing in assets to apply.

Check out VISA Classic National benefits:

- 1 Low Annual Fee**
- 2 Low APR and Fees**
- 3 24/7 Member Service Center with bilingual staff (English/Spanish)**
- 4 Impressive travel benefits**
- 5 Online Account Access**
- 6 VISA Zero Liability and Fraud Monitoring**

**[Learn more](#) or [apply now](#) to take this opportunity and enjoy the benefits of Visa National.**

\*This product is offered to IDBG Staff only

\*\*Limit of 10% of the employee's annual income, at a maximum credit of \$5,000.

## Diversify your Assets with Share Certificates

**Looking for a low-risk investment? You may want to look into opening a Share Certificate account.**

A Share Certificate is a fixed-rate, fixed-term savings account issued by a credit union. These accounts usually earn higher yields than regular savings accounts, in exchange for members leaving money in the account for a specified amount of time.

### Why get a Share Certificate?


Share Certificates have plenty of benefits over other investments. Some of these benefits include:

- ✓ Dividend rates that are guaranteed for the term of the certificate.
- ✓ Short- and long-term savings
- ✓ A low barrier of entry.
- ✓ Federally insured under the National Credit Union Share Insurance Fund\*.
- ✓ ...and more!

### We've raised our rates!

Don't miss this opportunity! Now is a great time to invest in Share Certificates, as our APYs have increased. **[Learn more](#) or [check out our rates](#).**

\*Your savings are federally insured to at least \$250,000 and backed by the National Credit Union Administration, a U.S. Government agency.



**Insurance Week**

**UNFCU**  
Feb 25 to 29  
Location:  
To be determined  
[Register here >](#)



**Tax Seminar -  
US Citizens and  
Green Card Holders**

March 14  
12:00 p.m. to 1:00 p.m.  
Location:  
IDB HQ - Andres Bello 4/5  
[Register here >](#)



**Tax Seminar -  
G4 Visa Holders**

March 21  
12:00 p.m. to 1:00 p.m.  
Location:  
IDB HQ - Andres Bello 4/5  
[Register here >](#)



**Real Estate Week**

**Smartmove/Lending**  
March 25 to 29  
10:00 a.m. to 5:00 p.m.  
Location:  
IDB Headquarters  
[Register here >](#)