



## 2018 ANNUAL MEETING

When: **May 17**

Where: **Wilson Conference Center of 1801 K ST B1 Level,  
River Room of the Federal Reserve Bank of St. Louis**

Time: **Noon (ET) and 11:00 a.m. (CT)**

Please join us and make your vote count! Vote to select 5 Board Members. Relax with friends, enjoy refreshments, and perhaps even win a door prize!

## BOARD OF DIRECTORS ELECTION

- Look for a notice by mid April by email or letter, which will include voting instructions and a PIN to vote electronically.
- Eligible members who prefer a paper ballot may call (855)480-9656 toll free to request a paper ballot Starting April 16.
- Members can vote from April 17, until and at the annual meeting.



If you have any questions about this election, or misplace or do not receive a PIN, please send an email to [help@frbfcu.org](mailto:help@frbfcu.org) or call 202-452-2800. Check out our website for information about the candidates: [www.frbfcu.org/yourcu/articles/annualmeeting\\_2018.html](http://www.frbfcu.org/yourcu/articles/annualmeeting_2018.html)

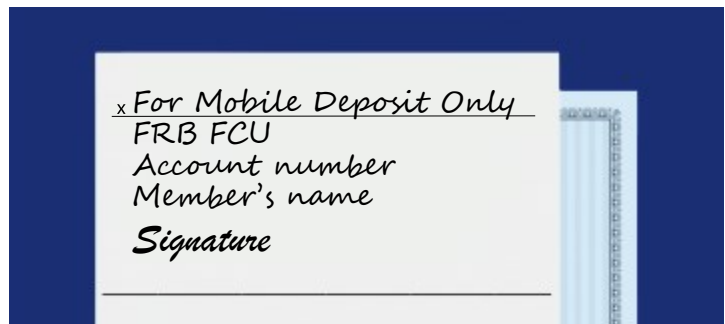
## CHANGES TO THE REQUIRED ENDORSEMENT FOR CHECKS DEPOSITED VIA THE FRB FCU APP

To comply with amendments to Regulation CC that are effective July 1, we are modifying the endorsement required when depositing checks via our app. Effective May 1, 2018, all checks deposited via the app must be endorsed as follows:

**For Mobile Deposit Only**  
**FRB FCU**  
**Account number**  
**Member's Signature**

\*You must write "For Mobile Deposit", If you forget this step, your deposit will be rejected.

Please make a note of this change, and feel free to call us at 202-452-2800, if you have any questions.



## FRB FCU Visa® Credit Card vs. Other Visa Credit Cards

Have you taken a peek at the interest rate you are being charged on the credit cards in your wallet? Chances are, if you don't have a FRB FCU Visa Credit Card, your interest rate is higher than it needs to be!

With the influx of credit card offers being advertised, it may be tough to select the one that's right for you. There's no need to look any further because FRB FCU Visa Credit Card is one of the best out there.

With our Visa Credit Card, you will enjoy one of the lowest credit card rates offered, as low as 7.50%. There's no annual fee and no balance transfer fee. Apply for one online today and stop paying more than you have to!



**truSTAGE™**

TruStage Insurance Agency

We are pleased to announce a partnership with TruStage Insurance Agency, to help meet your insurance needs. TruStage insurance products are available to credit union members, and TruStage provides insurance services to 19 million credit union members nationwide. Whether you are looking for life insurance, accidental death and dismemberment insurance, an auto and/or home insurance program, or even health insurance, TruStage can help. See our website for a link to TruStage information, products, and services, stop by a branch for a brochure, or call an FRB FCU member services representative. Rest easy, knowing that your credit union and TruStage are watching out for you!

### AD&D Extra Protection Matters

Are you familiar with AD&D, or accidental death or dismemberment insurance? It can be an affordable supplement to life insurance. If a serious accident occurs, AD&D could help your family in a time of need. Coverage can be affordable, and acceptance is guaranteed. There are no health questions or medical exams. If you're a member of a participating credit union and over 18, you cannot be turned down.

We will provide a small amount of complimentary AD&D protection to our members, as a benefit of membership. To sign up for this complimentary coverage, call 1-844-379-2626, Monday - Friday 7 am to 9 pm, or Saturday 8 am to 4 pm (CT). You can also enroll at [TruStage.com/ADD](http://TruStage.com/ADD). Additional, contributory amounts, are available, too.