



JAN. 2019 NEWSLETTER
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START THE NEW YEAR RIGHT & SAVE SAVE SAVE.

If you are an FRB FCU member, once your net pay has been deposited to your Share Draft Checking account, you can control the distribution of those funds. Use NetTeller to allocate portions of your net pay to various types of Share accounts for specific purposes, such as the following:

- Saving for emergencies? Use a Special Share Saving Account.
- Saving for holidays? Use a Holiday Club Share Account.
- Saving for vacations? Use a Vacations Club Share Account.



Why automatic savings works:

Fifty dollars a month accumulates to \$600 a year—and \$3,000 after five years (plus dividends that have compounded).

Why should you start saving for emergencies?

Maintaining an emergency savings account may be the most important difference between those who manage to stay afloat and those who sink in debt. It also gives you peace of mind knowing that you can afford to pay unexpected expenses. That's because keeping \$500 to \$1,000 of savings for emergencies can allow you to easily meet unexpected financial challenges, such as repairing the brakes on your car or replacing a broken window in your house.

How and where should you build your savings?

The easiest and most effective way to save is through automatic payroll deductions. This is how millions of Americans save. Your credit union can help you set up automatic savings by transferring a fixed amount from your checking account to a savings account.

GROW YOUR MONEY FASTER WITH OUR TERM SHARE CERTIFICATE

TERM	SIX MONTHS	ONE YEAR	TWO YEARS	THREE YEARS	FOUR YEARS	FIVE /SIX/ SEVEN YEARS
DIVIDEND RATE	1.50%	2.25%	2.50%	2.75%	2.75%	3.00%
*ANNUAL PERCENTAGE YIELD	1.51%	2.28%	2.53%	2.79%	2.79%	3.05%

*APY: Annual Percentage Yield. Limited time only. Rates subject to change at any time. \$1,000 minimum deposit required to open. A penalty may be imposed for early withdrawal. Terms and qualifications apply. This credit union is federally insured by the National Credit Union Administration.



In 2018, the FRB FCU had ten volunteers and thirty runners. If you like to run, or you want to support the Children's Miracle Network, be sure to join us for the Cherry Blossom Run on April 7, 2019!

Entry Information & Lottery Details:

Registration for the Ten Mile Run and 5K Run-Walk will be conducted by lottery. The Entry Fees are \$47 for Ten Mile and \$37 for 5K Run-walk.

All of our runners need to enter the lottery at www.cherryblossom.org/generalinfo/entryinfo.php. Entrants will be able to register for the lottery starting on **Saturday, December 1 and extending through 11:59 P.M. on Wednesday, December 12**. The names of everyone who entered the lottery and whether they were accepted into the race or not – will be posted on the event website by **10:00 A.M. by Friday, December 14**. All lottery registrants will receive an email indicating their status as well. If you are selected, please let us know so that we can make sure that you are included as a member of one of our running teams. If you do NOT make it through the lottery, email marketing@frbfcu.org with your running time. We have a limited number of guaranteed entries to register for the race.

SAVE UP YOUR COLLEGE FUND WITH COLLEGE SCHOLARSHIP

The \$12,000 Credit Union College Scholarship Program for 2018 is underway now. Eligible credit union members may apply for one of ten \$1,000 essay-based scholarships, one \$1,000 video-based scholarship, and/or one \$1,000 photo-based scholarship. And yes, eligible members may apply in all three categories!

Deadline for applications is March 31, 2019. Awards will be announced in May 2019.

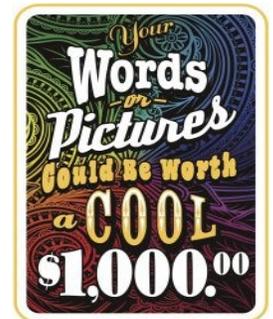
This year's essay topic is: "How can your credit union help you become financially independent?"

This year's essay video topic is:

Create a 60-second video showing how your credit union helps you achieve your financial goals."

This year's photo theme is: "Dream big".

<http://www.cufound.org/credit-union-resources/college-scholarship/>



SCAN QR CODE FOR APPLICATION



SAVING FOR YOUR FUTURE

Go to our website
www.frbfcu.org/accounts

REMINDER : The Credit Union Nominating Committee is seeking members to run for the Board. Contact a member of the Nominating Committee if you are interested: Peter Both - Chairman (202) 452-3365, Christian Miller (202) 452-3769, Thomas Pol-laci (202) 452-2023, Shine Sebes (202) 912-7824, and Gary Auer—St. Louis (314) 444-4623.