

July 2019 Newsletter
 Washington D.C. Office: 202-452-2800
 St. Louis Office: 314-444-8904
 frbfcu.org
 help@frbfcu.org

FRB
 FEDERAL
 CREDIT UNION



Do you know you can check your **credit score** in NetTeller or on the mobile App? Go find out!

Check Deposits May Not be Available for Immediate Withdrawal



Effective July 1, your funds from check deposits will not be available immediately, but rather in compliance with Regulation CC. Please review our updated Membership Agreements and Disclosures on our website. If you have any questions, please email us at help@frbfcu.org or call 202-452-2800 / 314-444-8904.

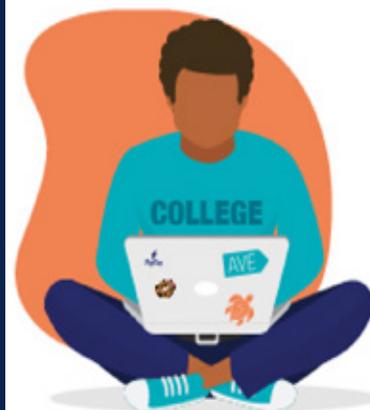
CURRENT LOAN RATES AS LOW AS:

NEW AUTO	2.50 % APR*
USED AUTO	3.50 % APR*
PERSONAL	8.00 % APR*
SHARE SECURED	3.00 % APR*
NEW MOTORCYCLE	4.50 % APR*

*APR: Annual Percentage Rate

Apply at FRBFCU.org. Loan rates are subject to change at any time.

College AVE
 STUDENT LOANS



NEW STUDENT LOAN PROGRAM

Get the money you need to reach your higher education goals. Visit our website frbfcu.org/loans/education.html for details.

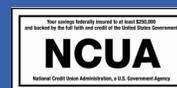


MEET SYDNEY

We are excited to welcome to our D.C. staff! Sydney Williams



Credit unions donated over \$400,000 to children's hospitals through the Cherry Blossom Race--thank you to all who participated! Your credit union team was the "most spirited volunteer group", thank you, MD|DC Credit Union Association.



FACTS

WHAT DOES FRB FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share Your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires Us to tell You how We collect, share, and protect Your personal information. Please read this notice carefully to understand what We do.

What? The types of personal information We collect and share depend on the product or service You have with Us. This information can include:

- Social Security number and income
- account balances and transaction history
- credit history and credit scores

When You are *no longer* Our member, We continue to share Your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons FRB Federal Credit Union chooses to share, and whether You can limit this sharing.

Reasons We can share Your personal information	Does the Credit Union share?	Can You limit this sharing?
For Our everyday business purposes - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For Our marketing purposes - to offer Our products and services to You	YES	NO
For joint marketing with other financial companies	YES	NO
For Our affiliates' everyday business purposes - information about Your transactions and experiences	NO	WE DON'T SHARE
For Our affiliates' everyday business purposes - information about Your creditworthiness	NO	WE DON'T SHARE
For Our affiliates to market to You	NO	WE DON'T SHARE
For non-affiliates to market to You	NO	WE DON'T SHARE

Questions? Call (202) 452-2800

What We do	
How does FRB Federal Credit Union protect my personal information?	To protect Your personal information from unauthorized access and use, We use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does FRB Federal Credit Union collect my personal information?	We collect Your personal information, for example, when You <ul style="list-style-type: none"> • open an account or deposit money • pay Your bills or apply for a loan • use Your credit or debit card We also collect Your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives You the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about Your creditworthiness • affiliates from using Your information to market to You • sharing for non-affiliates to market to You State laws and individual companies may give You additional rights to limit sharing.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>FRB Federal Credit Union has no affiliates.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>FRB Federal Credit Union does not share with non-affiliates so they can market to You.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies.</i>