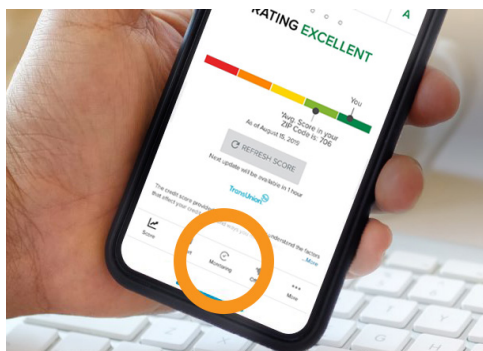


September 2019 Newsletter  
Washington D.C. Office: 202-452-2800  
St. Louis Office: 314-444-8904  
frbfcu.org  
help@frbfcu.org

**FRB**  
FEDERAL  
CREDIT UNION



## Monitor Your Credit Report

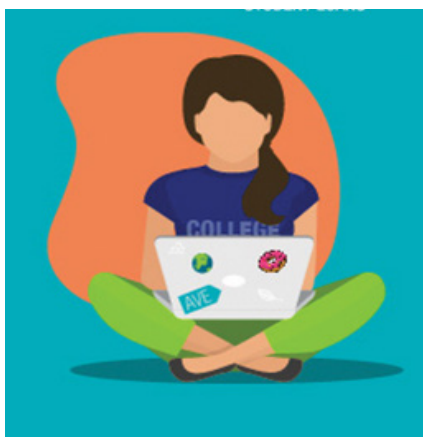
Sign up for Credit Sense through Net Teller. You can view your credit score, credit usage, credit report, payment history, total balances and more! You can also find articles to help you with building or maintaining your credit score, consolidating debts, saving and investing your money.

## FIND YOUR PERFECT STUDENT LOAN WITH COLLEGE AVENUE

Go online to <https://www.frbfcu.org/loans/education.html>.

It's fast, easy, and convenient!

The application only takes three minutes, there are no fees to put in the application and the credit decision is instant.



## CELEBRATE BACK TO SCHOOL

Let your credit union help:

- Earn points on debit card purchases
- View your credit score via online
- Apply for Student loans and Visa Credit Cards

Photo by Kelli Tungay on Unsplash

## 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](http://FRBFCU.org). Loan rates are subject to change at any time.



Visa Credit Cards  
Apply online  
today to enjoy:

- Rates as low as **7.50%**
- No Annual Fees
- No Balance Transfer Fees



## Register Your Debit Card and Earn Rewards with uChooseRewards.com

### Earn

- 1 point for every \$4 that you spend using your card.
- Additional points for shopping at participating retailers, in-store or online, through uChooseRewards.com.

### Track

- Points by signing into uChooseRewards.com ID

### Redeem

- You can choose from options like cash, travel experiences and activities, merchandise, event tickets, merchant gift cards and more.



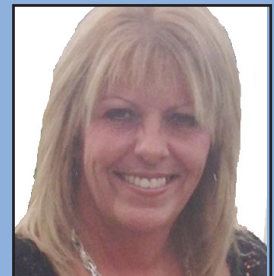
## Do We Have Your Correct Contact Information?

### Why?

- To better protect your accounts, give us your mobile phone number and we will set this number as your primary contact number.
- This is important for FRB FCU Visa credit and debit Cardholders. When you are shopping or on vacation, the credit card fraud department will know how to reach you directly to verify if transactions are legitimate or fraudulent.

You can update your contact information via online banking: Log in at frbfcu.org, then click on "Messages." From there you can submit a secure message with your current contact information, including mailing address, mobile phone number, email and any other preferred contact method.

**Welcome, Beverly!**



We are excited  
to welcome  
our new staff  
member at the  
St. Louis Branch,  
Beverly Barnett!