

## ECCLES BRANCH WILL TEMPORARILY CLOSE

Our Eccles branch will temporarily close for renovations starting Friday, October 4. The ATM will continue to operate. Please visit us at our NY Avenue and K Street locations during this time. We will reopen as soon as the process is complete.

Thank you for your patience and understanding.

## Need Some Extra Cash for the Holiday Season?

### Take a break from loan payments!

- You may be able to skip one month's payment for each eligible loan once a year.
- The fee is \$35 per loan when you skip a month.
- All loans must be in good standing, with no delinquency over 30 days for the past 3 months.
- One month's payment(s) may be skipped once per calendar year per loan. If you skip the month of December, you may not skip payments the following January for the same loan(s). You may skip monthly payments for more than one eligible loan the same month.
- Only personal loans and vehicle loans are eligible.
- A loan must have been open for 6 months before applying.
- You must apply 5 business days before your payment is due to allow time to process the request.
- Interest will continue to accrue, so skipping a month's payment will extend the term of your loan and you will pay more in interest unless you make extra payments.



## FEES ARE SPOOKY

Get a free checking account with no monthly service fee and no minimum balance requirements. Enjoy a free Visa debit card with over 30,000 fee free ATMs nationwide, as well as the convenience of paying all your bills at once with our free online bill pay service.

*There's nothing to be spooked about with our checking account!*

### 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.

### Events:

*Come visit us  
at the Health &  
Benefits Fairs:*

**Atlanta: Oct. 16**

**New York: Oct. 9**

**EROC: Oct. 10**

**Richmond: Oct. 9**

**St. Louis: Oct. 10**





## WHAT YOU NEED TO KNOW ABOUT HOW QUICKLY ACH PAYMENTS CLEAR YOUR ACCOUNT

- Do not assume funds will clear a day or two after making a payment. When you authorize a merchant or biller to debit your account, that debit may withdrawal funds from your account on the same day. You should always have sufficient funds in your available account to cover every payment you make, authorize, or initiate.
- When you authorize a merchant or biller to debit your account they should include information or a statement about the timing of the payment. If the merchant or biller offers the option to make a same-day payment, it might be referred to as a same-day payment, or noted that the merchant or biller intends to collect the funds as quickly as possible.
- If you have pre-authorized a recurring electronic payment, such as a water bill, electric bill, mortgage payment, cable bill, etc., Then very likely there will be no change to the time these payments are posted to your account.

For more details go [https://www.frbfcu.org/yourcu/articles/sameday\\_ach.html](https://www.frbfcu.org/yourcu/articles/sameday_ach.html)

## Earn Rewards with Your Debit Card at [uChooseRewards.com](https://www.uchooserewards.com)

- Click on the Register Link (under New to uChoose Rewards) and follow the prompts to create your user ID and password.
- Start earning points by making purchases. The credit union gives you 1 point for every \$4 that you spend using your card. Plus, earn additional points for shopping at participating retailers, in-store or online through uChooseRewards.com.
- You can track your points by signing into uChooseRewards.com with the user ID and password that you create.
- When you decide to redeem your points, you can choose from options like cash, travel experiences and activities, merchandise, event tickets, merchant gift cards and more.

## Holiday Club Shares

Put a few dollars aside with each paycheck, so that when the gift giving season approaches you are ready to celebrate!

### Deposits are easy:

- **Automatic transfer from your Prime Share or Share Draft Account to coincide with your payroll deposit**
- **Earns a monthly dividend - prospective dividends are specified at the beginning of each month.**

Please refer to the section on dividends starting at 'Rate Information' for more information.

### Withdrawal Limitations:

- *Three at-will withdrawals per year.*
- *One automatic withdrawal 1st week of October to clear account*