



International Credit Union Day

The credit union movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. It's about people helping people. That's why credit unions always offer a platinum lining.

This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.



CU College Scholarship

The \$12,000 Credit Union College Scholarship Program 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.

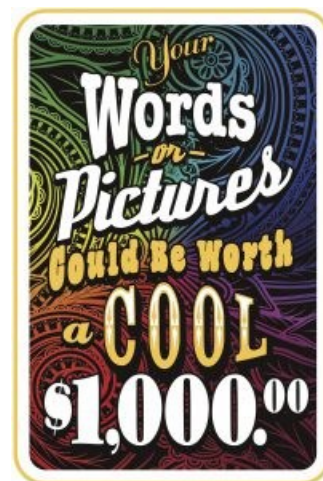
This year's essay topic is: "How can your credit union help you become financially independent?"

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/consumer-resources/college-scholarship/>



REQUIRED ENDORSEMENT FOR CHECKS DEPOSITED VIA THE FRB FCU APP

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*



FRB FCU Visa® Credit Card as low as 7.50% APR*
Apply online at <https://www.frbfcu.org/loans/default.html>

Don't Forget! You Get a Free Credit Report Every Year

The FRB Credit Union wants to remind our members that each of the three nationwide credit reporting agencies – Equifax, Experian and TransUnion – will provide you with a free copy of your credit report, at your request, once every 12 months.

Getting the Reports

The three credit bureaus have established one central website, telephone number and mailing address to use for ordering your report. The credit bureaus will only be providing the free annual reports through this central location, not through their individual websites, telephone numbers or addresses.

Web: www.annualcreditreport.com

Telephone: 1.877.322.8228

Mail: Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

You can get a free report from each of the three bureaus once every 12 months. You can get them all at once, or stagger your requests throughout the year. If you request the report online, you should be able to view it immediately. Requests via telephone or mail will take approximately 15 days for processing.

Beware of Free Credit Report Scams

The Annual Credit Report Request Service is the only authorized source for your free annual credit report from the three major bureaus. Neither the Annual Credit Report Request Service nor the bureaus will send emails requesting your personal information. If you get an email or see a pop-up ad that claims to be affiliated with the Annual Credit Report Request Service or www.annualcreditreport.com, do not reply or click on any link in the message – it's most likely a scam.

Credit Score

The free credit reports will not include a credit score. A credit score is a number used to determine the level of risk you might present if a financial institution were to lend to you. Many lenders use credit scores to determine whether to extend credit, and at what rate. The credit bureaus will provide, for a fee, your credit scores with your reports.

Other Free Reports

You have the right to request a free credit report directly from the credit bureaus under certain circumstances. These additional reports are not available through the Annual Credit Report Request Service. You may be eligible for free reports if:

- You have been denied credit, housing, employment or insurance based on the information in your credit report within the last 60 days (from the bureau that supplied the information)
- Adverse action was taken against you based on information contained in your credit report
- You certify that you are unemployed and plan to seek employment within 60 days (one free report every 12 months)
- You certify that you are receiving public benefits (one free report every 12 months)
- Your report is inaccurate due to fraud (one free report every 12 months)

Stay Up to Date on Your Credit Report and More

Keeping your eye on your credit with is a good habit to get into. Not only can it help you prepare for big purchases like a new car or home, it can also help you keep track of what's being reported on your credit history. If you have question or need help understanding your report come into the FRB Credit Union and someone will be happy to assist you.