



MEMBER SERVICES

MISSION STATEMENT—The mission of the AFL-CIO Employees Federal Credit Union is to be the primary financial institution for union families, providing quality products and member service, consistent with the values of the labor movement.

Our goal is to help our members make sound decisions that will help them reach their financial goals. That's why we offer a range of resources such as:

■ **SMART MOVE REAL ESTATE SERVICE** — available to both buyers and sellers

■ **TURBOTAX** — the easy way to do taxes online; credit union members receive a discount

NEED A LOAN?—We Have Money To Lend! Apply for a loan at any credit union branch, or visit www.aflcioefcu.org to apply via our easy-to-use online applications or call us at 301-683-2800 and speak to a lending representative. See list of loans on the other side of this brochure.

CREDIT CARDS—Our VISA® cards offer great rates and generous credit limits.



AFL-CIO EFCU

MAKING LIFE BETTER

AFL-CIO EMPLOYEES FEDERAL CREDIT UNION MAIN OFFICE

555 New Jersey Avenue, NW
Washington, DC 20001

Phone: 301-683-2800 Fax: 202-393-6279

Email: general@aflcioefcu.org

ATM Available

Hours

Monday – Friday: 8:30a.m. - 4:00p.m.

MOBILE BANKING

BRANCH BANKING 24/7 AT YOUR FINGER TIPS

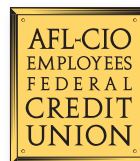
Key Features offered: Account Management—real-time transfers, loan payments, account history.

Loan Application—provides mobile and desktop lending applications. **Check Images**—allows users to view cleared check images. **Remote Deposit Capture (RDC)**—provides an integrated RDC solution without the need for third-party applications. **Bill Pay**—allows users to access bill pay from within mobile and desktop banking. **eAlerts**—set account alerts based on balances, transactions, and payment reminders.

ATM/Branch Locator—built-in location services for ATMs, branch and shared branch locations. **Document View**—display account statements, receipts, forms and any other documents associated with the account.

Download it Now!

*Data carrier rates may apply.



Membership eligibility required. Federally insured by NCUA.

Rev. 12/2019



AFL-CIO Employees Federal Credit Union



AFL-CIO
EMPLOYEES
FEDERAL
CREDIT
UNION

**A Guide to
Products & Services**

www.AFLCIOEFCU.org



SURCHARGE-FREE ATMS

SHARED BRANCHING AND FINANCIAL SERVICES YOU CAN DEPEND ON – NO MATTER WHERE YOU ARE

AFL-CIO Employees Federal Credit Union is a member of three important credit union networks: **Co-Op Network** and **Allpoint Network**, providing thousands of surcharge-free machines and lots of shared branches through **Shared Branch Service Centers**. These alliances extend our reach beyond our primary service area to locations across the United States and in many countries around the world.

This means you have access to the same **surcharge-free ATMs** and most of the banking services that you enjoy at home – anywhere you are! It's one more way your credit union helps you make the most of your financial resources.

To locate ATMs or Shared Branch Service Centers outside of our immediate coverage area, visit our website: www.aflcioefcu.org or you can visit the following websites:

Co-Op Network: <http://www.co-opfs.org>

Allpoint Network: <http://www.allpointnetwork.com>

Shared Branch Network:

<https://www.co-opfs.org/Shared-Branches-ATM>



CONVENIENCE SERVICES

As members of AFL-CIO Employees Federal Credit Union, you are eligible for a wide range of services:

ATMs—Access savings, checking, or line of credit accounts 24 hours a day from thousands of automated teller machines worldwide! In addition to our own ATMs, you can use your card wherever you see the Co-Op and Allpoint signs.

MOBICINT INTERNET BANKING—From your computer, and the internet, you have access to a secure 24-hour virtual branch. You can perform many of your most needed transactions, including paying bills – right at your fingertips. Free Electronic Bill Pay also available.

24-HOUR TELEPHONE BANKING—Using a phone you can make account transactions from work, on the road, or from the comfort of your own home using any touch-tone phone and calling 202-637-8855.

DIRECT DEPOSIT—Recurring paychecks, Social Security, and pension checks can be safely and securely deposited directly into a designated account each pay period or monthly.

VISA® CHECK / DEBIT CARD—Use it as an ATM card, or use it to make purchases directly from your checking account wherever you see the VISA® logo.

WIRE TRANSFERS—Make money transfers from your credit union account to any banking facility in the world.

PAYROLL DEDUCTION—The systematic way to have funds deducted and deposited automatically to any share (savings or checking) or loan account.

SAVINGS & CHECKING ACCOUNTS

(SHARE ACCOUNTS)—Regular share savings, IRAs, certificates of deposit, money market, holiday clubs, **no service charge checking**.



LOANS

AUTO LOANS—We offer up to 100% financing, including taxes, tags, and title, on any new or used car, van, or light truck depending on the year of vehicle.

AUTO REFINANCE NEW OR USED—If your Auto Loan is with another financial institution we can offer you the opportunity to refinance and save some money.

RV/MOTORCYCLE—Our loans offer competitive rates, flexible payment options, and financing for up to 100% of the purchase price.

LINE OF CREDIT—Use your Line of Credit (LOC) to fund expenses or protect against checking overdrafts. It's cash when you need it, but there are no payments until you activate your Line of Credit.

SHARE SECURED LOAN—Get a low interest loan by securing your loan with your credit union savings account or certificate.

PERSONAL SIGNATURE LOAN—Borrow as little as \$500, up to \$35,000 at a low fixed rate to consolidate your bills, pay taxes, or cover an unexpected expense. Not all borrowers will qualify for the maximum amount.

MEMBER ADVANTAGE—\$1,000, fixed rate and a repayment term of up to 12 months!

MEMBER ADVANTAGE PLUS—\$1,500, fixed rate and a repayment term of up to 18 months!

MORTGAGE LOANS—First-time buyers or refinancing for a lower rate? We offer a full line of options, including fixed and adjustable rates, balloon loans, and pre-approved loans.

HOME EQUITY LINE OF CREDIT (HELOC)—A variable-rate line of credit you can draw on for up to 10 years, and use for any purpose. Interest you pay may be tax deductible. Consult a tax advisor regarding the deductibility of interest.

SECOND MORTGAGE LOANS—Use the equity in your home to borrow at a fixed rate. Interest you pay may be tax deductible. Consult a tax advisor regarding the deductibility of interest.

FRESH START LOAN—Up to \$3,000 for 36 months to assist credit challenged members to pay off past due credit and re-establish their credit rating. Not all borrowers will qualify for the maximum amount.

LOAN LOYALTY PROGRAM—Members who have two or more loans and have borrowed from us since 2005 are eligible to receive a loan rate reduction on select loan products.

