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QUARTERLY NEWSLETTER

## Come Celebrate a Year of Pursuing Excellence at the 56th Annual Meeting

56<sup>th</sup> IDB-IIC FCU Annual Meeting

### You could win great prizes just for attending!

2016 was a banner year for your IDB-IIC FCU and we'd love to share the details of what made it so special. Attend our Annual Meeting and learn why we took fourth place within S&P Global Market Intelligence's list of the best performing credit unions in the United States.

At the meeting, we'll cover the financial, service, and other performance details that have kept your credit union strong and profitable. Our CEO and the Chairman of the Board of Directors will also answer member questions. You can submit your question to [CU.Marketing@iadb.org](mailto:CU.Marketing@iadb.org) any time before May 19th.

### Need more great reasons to attend? How about the chance to win a \$1,500 American Airlines Gift Card, a MacBook Pro or a Google Home Controller?\*

This year's Annual Meeting will be held **Wednesday, June 7, 2017, at 4:30 p.m.** Eastern Time in the IDB Auditorium Enrique V. Iglesias Conference Building, with a Cocktail Reception immediately afterward. If you can't attend in person, don't worry, this year's meeting will be live streamed, so you can attend remotely.

Keep an eye out for a personalized invitation in your email so you can register for the meeting!

\*Read the terms and conditions.



## Cast Your Vote. Win \$1,000!

### It's time to vote for the Board of Directors and Credit Committee – and possibly win a lot of cash!

2017

The 2017 Board of Directors and Credit Committee election is officially open and by casting your vote online by May 24, 2017, you'll be entered in our e-Vote raffle for a chance to win \$1,000! Now, that's what we call a winning democracy. **To learn about this year's candidates, vote, and be automatically entered in the \$1,000 e-Vote raffle, click here.\***

You can also vote with a paper ballot. To request a paper voting package, email us at [CU.Marketing@iadb.org](mailto:CU.Marketing@iadb.org).

To be eligible to vote, members must be 18 or older, have an active account (with a minimum of \$50), and be in good standing, with no delinquent loans.

\*Read the terms and conditions.



#### 56th Annual Meeting

Our 56th Annual Meeting will be held Wednesday June 7, 2017 at 4:30 p.m. at

the IDB Auditorium Enrique Iglesias with a Cocktail Reception immediately afterward. Keep an eye out for a personalized invitation in your email so you can register for the meeting!



#### Real Estate Week

**Smartmove/Lending**  
June 12 - June 16  
11:00 a.m. to 5:00 p.m.  
Location:  
CU



#### Car Buying Seminar

**United Buying Service**  
June 22  
12:00 p.m. to 1:00 p.m.  
Location:  
Andres Bello 4/5



#### Insurance Week

**UNFCU Advisors**  
June 26 - June 30  
10:00 a.m. to 5:00 p.m.

# Need a Loan? We've Got You Covered. For Less!

Whether it's a mortgage, auto loan, or a low-interest credit card, you won't believe how low IDB-IIC FCU's rates are.

Did you know that extremely competitive rates are one of the big advantages to belonging to the IDB-IIC FCU? That's because credit unions like ours are non-profit, member-owned institutions that encourage saving. We then use that savings to offer low-interest loans to you, our members.

And that's exactly what we're doing! Here's a quick look at some of the loan products we offer and why they're so competitive.



**Mortgages:** Whether it's a home purchase or a refinance, be sure to check our great rates. For instance, our **7/1 ARMs start as low as 2.750% APR\***! [Learn More Today.](#)



**Home Equity Line of Credit (HELOC):** Is your home worth more now than when you bought it? Why not put that equity to work? You could use it for a home renovation, to consolidate credit card debt, pay for college, or go on a much-needed vacation. **Our HELOC rates start as low as 3.30% APR\***! [Learn More Today.](#)



**Second Home Investment Property Loans:** Owning a second home can be as affordable as it is rewarding, especially when you finance it with us. **We have 3/3 Combo Loans as low as 3.500% APR\***! [Learn More Today.](#)



**Auto Loans:** Ready to buy a new or used car? Come to us for incredibly low rates and flexible terms. **Our auto loan rates start as low as 1.80% APR\***, with terms from two up to five years. [Learn More Today.](#)



**Visa Credit Card:** With one of the lowest interest rates around – **as low as 7.55% APR\*** – our Visa credit card is a low-cost, financially smart way to pay for a vacation, purchase everyday items, or start building your U.S. credit history. [Learn More Today.](#)

\*APR = Annual Percentage Rate; subject to change. For the latest rates, visit our website at [www.idbcreditunion.org](http://www.idbcreditunion.org). Other restrictions may apply.

## Are You at Risk for Identity Theft?



IDB-IIC FCU now offers Identity Guard services to protect you from fraud.



Most people think that identity theft is something that happens “to the other guy,” or only in Hollywood blockbusters. Unfortunately, most people are wrong. Identity theft is very real.

**In fact, in 2015 alone, more than 13 million Americans were victims of identity theft.<sup>1</sup>**

Because the IDB-IIC FCU takes the security of your sensitive financial and personal information seriously, we are proud to offer identity theft protection services from Identity Guard.

**With this optional coverage, you can choose the level of protection that best suits your or your family's needs:**

**Identity Guard Essentials:** More than basic protection, this service monitors your Social Security Number for unauthorized uses and routinely scans the Internet to check if your personal information or financial account details are being used illegally. The service also includes features such as lost wallet protection, account takeover alerts, \$1 million identity theft insurance, and much more.

**Identity Guard Total Protection:** This comprehensive protection includes all the Essentials features, plus benefits such as quarterly three-bureau credit scores and credit updates, PC and passwords protection, and much more.

Identity theft can ruin your credit, cost you money, and cause major stress. So, whether you choose to add Identity Guard to your protection portfolio or not, IDB-IIC FCU urges you to take steps to protect your sensitive financial or personal information.

If you have any questions, don't hesitate to [email us](#) or call us at (202) 623-3363.

<sup>1</sup>Javelin Strategy & Research – 2016 Identity Fraud Survey Report.

[Learn More](#)



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[www.idbcreditunion.org](http://www.idbcreditunion.org)