

Managing Your Finances with UNFCU



September 2026

Strategy & philosophy



Serving the people
who serve the world®
with a commitment to
service excellence.



Delivering peace
of mind to global
UNFCU members.



Listening to our
members and adapting
to their unique needs.

UNFCU in brief



3✓

- ✓ Non-profit
- ✓ Owned by members
- ✓ Exclusive to the UN



1947

US\$ institution founded
by United Nations
employees



269K

serving members from
the United Nations
family



200

nations and territories in
the UNFCU member
community

Our locations

Global:

- Geneva, Switzerland
- Vienna, Austria
- Rome, Italy
- Nairobi, Kenya
- Kampala and Entebbe, Uganda
- 2027: Dakar, Senegal & Bangkok, Thailand

United States:

- Headquarters, LIC
- UN Plaza Branch, NY
- UN General Assembly Branch, NY
- Washington, DC
- Tysons Corner, VA

Supporting our community

- Active member of UN Global Compact
- Aligned with UN Sustainable Development Goals
- Launched UNFCU Foundation in 2015
- Climate neutral since 2016

A few words of advice...

Virtual and Paper

Communication: email accounts, social media, phones, computers.

Statements and documents: Insurance policies, credit union/bank, investments, bills

Select your team

Accountant

Lawyer

Executor

Financial Advisor

Passwords

Review and clean up

Do I know where my passwords are stored? Would anyone else know?

Am I ensuring a smooth transition of information to loved ones?

Start your book-keeping

Set a budget

Periodic reviews

Financial planner

Don't postpone

Five steps for budgeting

1. Figure out your after-tax income (*take-home pay*)
2. Choose a budgeting method
3. Track your progress
4. Automate your savings
5. Practice budget management

Who can become a UNFCU member

- Staff and retirees of the United Nations and other eligible organizations, family members, consultants, and volunteers*
- Add a joint account holder
- Appoint beneficiaries on your UNFCU accounts
- Open UNFCU accounts for your children

*Restrictions may apply.

Peace of mind

- Funds are protected by the NCUA
 - Accounts are insured up to at least \$250,000, unfcu.org/NCUA
- Once a member, always a member
- Can add joint owner and designate beneficiaries
- Easy deposit options through monthly payroll deposits
- Member Loyalty Rewards

Growing your money

High-Yield Savings

Secure account to grow your savings at [tiered rates](#) and access your money at any time.

Share certificates

Save over a fixed term and earn a guaranteed [rate](#).

Using your money

Checking accounts

Secure and cost-effective option for your everyday spending.

Debit cards

Secure purchases and worldwide ATM cash withdrawals with a UNFCU Visa[®] debit card.

Using your UNFCU account when travelling

- Set up Digital Banking and Mobile App
- Always choose the local currency when using your card
- Google Authenticator™
- Travel notice
- Priority Pass for Visa® Elite holders
- Digital Wallet

UNFCU loan programs

Consumer loans*

- Secured and unsecured options
- Also available to UN and organizations' retirees
- No pre-payment penalties
- Include international home loans

Mortgages

- Available in the USA, Kenya, and Uganda
- Competitive rates
- On-site personalized approach

- ✓ Available to staff with established payroll deposit.
- ✓ All programs subject to individual qualification.

*Restrictions may apply. For more detail on loan eligibility please visit <https://www.unfcu.org/loans/eligibility/>

Loan application tips

- Build and maintain good credit
- Shop around and identify the loan that best fits your needs
- Understand your options
 - Fixed or variable
 - Pre-payment options
- Review your budget
 - Consider how loan payments may affect your budget
- Have your documents ready
 - Helps avoid delays

Choose the credit card that's right for you



Visa® Azure credit card

No annual fee, while earning points that can be redeemed for cash.



Visa® Elite credit card

No foreign transaction fees and access to airport lounges around the world. \$50 annual fee.

Credit and debit card tips

- Make sure you have enough funds in the relevant account
- Pay off your balance every month, or at least reduce the balance
- Monitor your transactions through Digital Banking
- Take advantage of your cards' rewards and points programs
- When travelling:
 - Have cards from at least two different institutions in your wallet
 - Always choose the local currency when asked

UNFCU payment options

Wires

Transfer money to trusted contacts around the world with no hidden fees.

Mobile money

Quickly send local currency in more than 20 countries at low cost, e.g. GCash in the Philippines, bKash in Bangladesh, M-Pesa in Kenya

Foreign currency

Set up foreign currency transfer IDs to transfer EUR and GBP to UNFCU account without any UNFCU fees.

Zelle®

Quickly send money to trusted contacts who have an account at a US financial institution.

ACH

Transfer money to contacts and businesses with US accounts for free.

BillPay

Easily pay bills from merchants in the US online, via your checking account.

Keep your accounts up-to-date

Update contact details

Always update your personal details or ID changes in your UNFCU Digital Banking profile.

Keep account active

After 2 years of inactivity, UNFCU accounts become dormant and incur a \$5 monthly fee.

After 3 years, funds must be transferred to a US state institution by law.

Support and guidance

Manage your loans

If separating, [contact us](#) as soon possible to discuss your plans.

If you would like to discuss repayment options, please contact us directly at collections@unfcu.com.

We are committed to helping you make the best decision for your financial situation.

Financial guidance

Contact us directly at financialguidance@unfcu.com so that we can better understand your individual circumstances and provide assistance.

Visit our website

Find answers to your questions about separating from the UN.

[UNFCU Separation FAQs](#)

Digital Banking



ONLINE BANKING

Securely access your UNFCU account from anywhere.



MOBILE BANKING

Manage your finances on your UNFCU mobile app.

Financial Wellness



3-minute read

Shut down AI impersonation scams

[Read more](#) →



4-minute read

First steps to taking control of your finances

[Read more](#) →



3-minute read

The best place to build an emergency fund

[Read more](#) →



2-minute video

The W-8BEN



3-minute read

What are the best



3-hour webinar

Your guide to

Contact us



In person

Visit us in person at our locations in Europe, Africa, and the USA



By phone

See toll-free numbers by country at:
<https://www.unfcu.org/contact/#modal-toll-free>



Virtually

email@unfcu.com



UNFCU®