

# Interfaith Insider

FEDERAL CREDIT UNION

## SAVE THE DATE

Your 76th Annual Meeting  
March 21, 2024

You are Invited! Virtual and in-person options provide IFCU members the opportunity to attend. Newly elected board members will be announced.

Thursday, March 21, 2024

1:00 pm Pacific Time

Online or in-person

This event is free for all members.

Reserve your spot today.

RSVP by calling 800-245-0433 or emailing [memberservices@InterfaithFCU.org](mailto:memberservices@InterfaithFCU.org) no later than March 14, 2024. Please specify whether you will be attending in-person at the IFCU Montclair, CA office or online. If attending online, a meeting link will be sent to the email address you provide.

You Are an Important Piece

# VOTE

Return Board Ballot by February 29th

Review the ballot included with your year-end statement. As a member and owner of the credit union, your vote matters. Please complete and return by February 29, 2024. Validate your ballot with the last four digits of your account number.

THANK YOU for following IFCU



@InterfaithFedCU



### New Partnership with Wespeth to provide Clergy Debt Relief Program

Debt burden can impact your peace of mind, and in turn your capacity to serve. IFCU is here to help clergy live an empowered financial life. Active clergy can borrow up to \$20,000 to alleviate high interest debt.

## 5.99% APR\*



Email [lending@InterfaithFCU.org](mailto:lending@InterfaithFCU.org) or call 800-245-0433 with any questions.

\*APR = Annual Percentage Rate. All loans subject to Interfaith Federal Credit Union's customary underwriting and documentation. Loan approval subject to credit and income evaluation. Terms up to 60 months. Other terms and conditions may apply. For more information and full requirements contact IFCU lending staff at [lending@InterfaithFCU.org](mailto:lending@InterfaithFCU.org) or call 800-245-0433.

Made possible in partnership with Wespeth as part of their Financial Well-Being Initiative. View full initiative at



[www.wespeth.org/for-plan-sponsors/UMC-clergy-financial-well-being](http://www.wespeth.org/for-plan-sponsors/UMC-clergy-financial-well-being)

### MOBILE BANKING

#### Become an Expert at Finding CO-OP Locations

You have over 4,000 walk-in locations and over 30,000 free ATMs through the connectional partnership IFCU has with CO-OP Solutions™ network. *Have easy access to IFCU while traveling and on the go!*

At a CO-OP Shared Branch, you can:

- Make a payment on your IFCU VISA or other IFCU loan
- Make Deposits and Withdrawals
- Transfer funds between IFCU and other CO-OP credit unions



A CO-OP locator is built right into your Interfaith FCU Mobile App. Just go to Support when logged in to your account.

For detailed information on locations use the locator at [InterfaithFCU.org](http://InterfaithFCU.org)



### Streamline Generosity so you can Focus on Ministry



# VANCO

Announcing a New Partnership with Vanco payment solutions. Online/Mobile/Text giving with IFCU partnership pricing. Custom page set up included.

Learn more at [InterfaithFCU.org/online-giving](http://InterfaithFCU.org/online-giving)

### Cultivate Hope

Interfaith FCU has a new batch of coloring pages for you: *Breathe, Calm, and Smile*. Calm provides a finger labyrinth.

Please color, display, and gift your colored creations to family, friends, and strangers to spread smiles and joy.

Free downloads at [InterfaithFCU.org/coloring-pages](http://InterfaithFCU.org/coloring-pages)





## Create Better Usernames and Passwords for Your Security

Increase your safety, security, and peace of mind. Make it harder for hackers and identity thieves to access your information online by following these tips for Passwords as well as Usernames:

- Keep it impersonal: NO birth dates, hometown, family names, pet names, or easily known information.
- Use a Variety of Characters, include numbers, letters, symbols, and punctuation.
- Longer is better: minimum 10 characters.
- Blend capitalization and lower case.
- Do Not reuse or duplicate passwords.

## Pastoral Loan Program

### Here for clergy in times of need

The program goal is to utilize smaller loans to bridge the gap during tight financial times and prevent serious long-term debt. Twelve pastors have participated in the Pastoral Loan Program IFCU launched in April 2023, delivering over \$35,000 in loan relief.

Rev. Timote Piukala expressed, "I would like to let you know how grateful I am for Interfaith Federal Credit Union. As Pastors we give our lives to ministry and with that commitment comes changes, which include relocation. I recently moved over 300 miles, from one state to another. I incurred some debt with this change that put me in a bind. I am so grateful and blessed Interfaith FCU helped me establish my account and get me approved for a loan that will allow me to catch up with my bills. I never felt at any moment that I was a charity case; they treated me with respect and dignity. God Bless you Interfaith FCU."

Active clergy can borrow up to \$3,000 for up to 24 months at a rate lower than a normal signature loan. Email [lending@InterfaithFCU.org](mailto:lending@InterfaithFCU.org) or call **800-245-0433** with any questions.

## Ministry in Action

### College students exploring the call to ministry

Dakotas Conference - Elisha Project & Minnesota Conference - ELI Project

These two United Methodist Church programs offer opportunity for exceptional college students discerning where God is calling them. The mission is to create a Culture of Call for students, providing an environment to uncover ministerial leadership for churches and other ministry settings. This vision is fostered through a 10-week paid summer internship placement with a United Methodist Church where student interns can explore, discern their call, and discuss with mentors and peers where God is calling them.

2016 Dakotas participant, Matthew Bader, conveyed "I was able to do a bit of everything in the life of the church. I participated in children's and youth ministry, hospitality, mission work, vacation Bible school, assisting in worship, and preaching a few times." Minnesota clergy mentor, Rev. Jeanine Alexander, expressed "Working with the interns has refreshed my call and reminds me why I do what I do."

Application deadlines are in March.

**Dakotas Conference Elisha Project** - Learn more through this link

[www.dakotasumc.org/leadership-development/exploring-my-call/elisha-internship](http://www.dakotasumc.org/leadership-development/exploring-my-call/elisha-internship).

**Minnesota Conference ELI Project**

Learn more by emailing Jody Thone at [Jody.Thone@minnesotaumc.org](mailto:Jody.Thone@minnesotaumc.org)

## HOLIDAY CLOSURES

**Rev. Dr. Martin Luther King, Jr. Day**  
Monday, January 15, 2024

**Presidents Day**  
Monday, February 19, 2024

**Good Friday**  
Friday, March 29, 2024  
noon closure



## KNOW YOUR CHECKING

### Accidental Death & Dismemberment Insurance Benefits

Accidents resulting in tragic, life-changing outcomes are unexpected. Knowing you and your family will have access to additional funds to meet these challenges can be a blessing. Your Secure Checking account comes with AD&D insurance for you and the joint owner on your account. You can receive up to \$10,000 Accidental Death & Dismemberment Insurance.\*

Contact Interfaith FCU at [memberservices@InterfaithFCU.org](mailto:memberservices@InterfaithFCU.org) or call **800-245-0433** to obtain an additional copy of insurance policies and a beneficiary form. To learn more about other Secure Checking benefits go to [bit.ly/SecureCheckingBenefits](http://bit.ly/SecureCheckingBenefits).

\*Coverage divides equally on joint accounts and reduces by 50% at age 70. Please refer to the actual policies for complete details of coverage and exclusions.



### Headquarters:

Toll-free (800) 245-0433

Local (909) 946-4096

**Arizona** (480) 604-2802

**Missouri** (816) 833-8778 ext 246

**South Dakota** (605) 348-8560

**Tennessee** (865) 558-3117

### Annual Notice Required by California Insurance Code Section 779.30

TruStage™ hereby provides you with notice regarding the preexisting exclusion provisions on open-ended credit life and/or credit disability accounts as required annually by the California Insurance Department.

CALIFORNIA NOTICE: This insurance may not cover an advance or change under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or change.

**Interfaith** FEDERAL CREDIT UNION  
800-245-0433 [www.InterfaithFCU.org](http://www.InterfaithFCU.org)

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NMLS# 905253

