

# May 2021 Newsletter

ALERT! FRB Federal Credit Union is undergoing a Full System Upgrade! This Full System Upgrade will take place during a shutdown from Friday, May 28th through Wednesday, June 2nd. Our Full System Upgrade will bring you new and improved Online Banking, Mobile Banking & Bill Pay services. Please keep an eye out via email and our website for more detailed information.

#### **Current Loans**

New Auto: 2.00% APR\*

Used Auto: 3.00% APR\*

Motorcycle: 4.50% APR\*

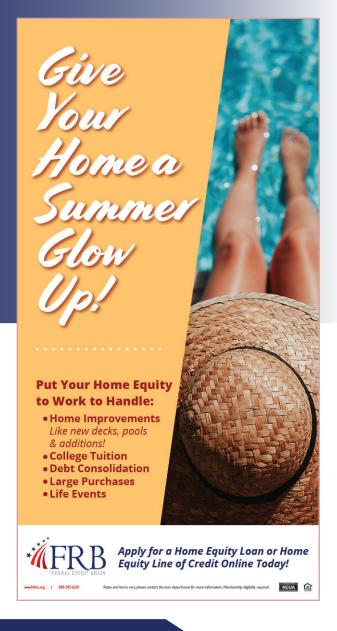
Personal Loan: 8.00% APR\*

Share Secured: 3.00% APR\*

Learn More & Apply at <u>www.frbfcu.org</u>.

\*APR= Annual Percentage Rate. Rates subject to change at any time.









### Member Reminder

The 2021 Virtual Annual Meeting is coming up on Wednesday, May 19th at 12:00<sub>PM</sub> EST. To RSVP for the Virtual Annual Meeting and vote for Board of Directors seats, please <u>visit https://frbfcu.cuballot.com</u>.

## Planning for the Unexpected: Beneficiaries & Wills

Tomorrow is never promised, and that's why we must live to the fullest and protect our loved ones if something should happen to us. It's extremely important to plan for the unexpected by adding a beneficiary to your credit union accounts and creating a will. These are the minimum financial planning items you should have in place. To learn more, read our full blog post at <a href="https://www.frbfcu.org/planning-for-the-unexpected-beneficiaries-wills/">https://www.frbfcu.org/planning-for-the-unexpected-beneficiaries-wills/</a>.



# **Preparing for Retirement**



Are you looking ahead to retirement? In retirement, you will have a lot more time to do what you love and hopefully less expenses, but you will also have less income. Plan ahead! Ask yourself important questions about your current finances, any debt you need to pay off and your family's financial situation to prepare yourself for a joyous and financially stable retirement. Learn more and start preparing for retirement by visiting <a href="https://www.frbfcu.org/preparing-for-retirement/">https://www.frbfcu.org/preparing-for-retirement/</a>.