SERVING THE GLOBAL HEALTH COMMUNITY FOR 70 YEARS

For 70 years, our members and their families have put their trust in us. It’s an alliance we do not take lightly. It is our honor to ensure the people who put in the long hours and help make the world a better place are given the tools they need to succeed personally and financially.

We strive to reflect the values of integrity, respect, and solidarity in everything we do. It’s something we’ve been proudly doing for 70 years.

70 YEARS OF SERVICE DESERVES A BIG CELEBRATION

2019 marks our 70th anniversary. To celebrate, we’ll be inviting you to help us locate and nominate exceptional professionals throughout the global health community. Those who are nominated could win one of our first-annual Globies awards. More information will be coming soon.

CELEBRATE 70 YEARS AT THE ANNUAL MEETING

Wednesday April 17, 2019, 4:00 pm
PAHO/WHO Headquarters Building
525 23rd Street NW, Washington D.C.
Main Council Chamber (Room A)

Be sure to visit us online at pahofcu.org or stop by and ask about our 70th anniversary.
TAKE THE FAST LANE TO A $200¹ REBATE with an auto loan from PAHO/WHO FCU

At PAHO/WHO Federal Credit Union, we just made financing your next car or truck more affordable with a $200¹ rebate.

All you need to do is finance a new or used vehicle of at least $10,000 and we’ll deposit $200 to your PAHO/WHO FCU account. You can even refinance a vehicle you already own and still qualify for the rebate².

• Rates as low as 1.95% APR³
• New and Used
• Refinance
• Terms up to 84 Months
• No-Cost Car Buying Service

Start Your Application Today!
Visit pahofcu.org or call 202-974-3453 (toll-free 1-866-724-6328).

¹Members will receive the $200 cash back upon loan disbursement and the funds will be deposited into the member’s savings account. The promotional period runs from April 1 – June 28, 2019.
²Existing PAHO/WHO Federal Credit Union auto loans are not eligible for this promotion. The credit union reserves the right to discontinue the promotion at any time. Restrictions may apply.
³APR=Annual Percentage Rate. Rates based on credit worthiness. Not all applicants will qualify for lowest rate. Your actual rate may vary and will be based on your loan amount, term and credit history. Monthly payment example on a $10,000 loan with a 2.95% APR for 48 months (4 years) would be $221.16. Vehicle loans are only available for members whose vehicles are titled in the U.S.

WE’VE IMPROVED OUR REWARDS WORLD MASTERCARD®

Open a new PAHO/WHO FCU Rewards World Mastercard and you could earn 20,000 Bonus Points when you spend at least $3,000 in the first three months. The more you use the card, the more points you’ll earn – 1.25 points for every dollar you spend¹.

¹Reward points earned for every dollar spent on purchases only. Points will expire 5 years from the end of the calendar year (December 31st) in which they were earned, and will expire on a first-in, first-out basis annually. (E.g. points earned in calendar year one will expire on the last business day of calendar year 5). Please contact us directly for full details on eligibility, reward accumulation and redemption. Earned cash can be deposited into your credit union savings or checking account or may be used to make payments on a Mastercard balance. Redeem points in exchange for merchandise through CURewards.com and CURewards free mobile app. *Balance transfers do not earn points and rewards are only accumulated on new purchases. Credit limit based on credit worthiness. If you already hold a PAHO/WHO FCU Platinum Mastercard your total credit limit cannot exceed $50,000.

Every Rewards World Mastercard is packed with benefits, including:

• No Foreign Transaction Fees
• Competitive Rates
• No Annual Fee
• No Fees for Balance Transfers²

Start Earning Points Today
Apply for your Rewards World Mastercard at pahofcu.org or call 202-974-3453 (toll-free 1-866-724-6328).

²Balance transfers do not earn points and rewards are only accumulated on new purchases. Credit limit based on credit worthiness. If you already hold a PAHO/WHO FCU Platinum Mastercard your total credit limit cannot exceed $50,000.
GET $700 CASH BACK* WHEN WE FINANCE YOUR HOME

Now is a great time to buy a home or refinance the one you already own. Today’s rates make it affordable and a $700 rebate makes it easier than ever. And for first-time homebuyers, the rebate is even better. With just 3% down and use of the HomeAdvantage™ program, you’ll get $1,450 when you earn another $750** credit at closing.

We’re Here to Help You
You’ll find all the answers you need to buy your first or next home with our HomeAdvantage program. This free realty service helps you find a reliable agent who can help you search for the perfect property. Then, when you’re ready to apply for your loan, we’ll be here to help with the application.

Whether you’re shopping, refinancing, or buying, our home loans are designed for your unique needs.

- One-on-One Consultations
- Great Rates
- HomeAdvantage Realtor Rebates
- Reduced Paperwork

*For qualifying members with approved credit. Minimum loan amount $140,000. Members who finance a home will receive the $700 cash-back rebate 24 hours after settlement. Members who refinance their homes will receive the $700 cash-back rebate once the three-day rescission period has been fulfilled. Three-day rescission period definition: A right of rescission is a right under American federal law set forth by the Truth in Lending Act (TILA) that gives a borrower the right to cancel a mortgage refinance loan with a lender. The funds in each case will be deposited into the member’s savings account. Applications must be received by June 30, 2019 to qualify for the rebate. Current PAHO/WHO FCU loans are eligible for the rebate. Mortgage loans only available on properties titled in the U.S. Equal Housing Lender. **$750 lender credit applied towards closing costs on the date of settlement. Maximum loan amount to be borrowed cannot exceed $500,000. Certain restrictions may apply. 3% down required. Not all applicants will be approved. All borrowers must participate in a PAHO/WHO FCU First Time Homebuyer Education program prior to closing. Closing in up to 45 days with some refinance loans.

WE’re YOUR HOME LOAN TEAM

From the start, the PAHO/WHO FCU mortgage team will meet with you to discuss your options and goals, and help you make a plan to buy your first or next home. Here’s the process:

Share Your Dreams
You’ll find out how much home you can afford. The Pre-approval letter is essentially your home buying budget.

Explore Your Options
You’ll see how different mortgage options can help you qualify based on your unique needs. Options include a lower down payment, the opportunity to pay less points, and a first-time homebuyer program.

Start Shopping
Our team of mortgage professionals will encourage you to use HomeAdvantage, where you’ll meet a qualified agent who knows the area where you want to buy a home. Plus, HomeAdvantage helps you earn a rebate, whether you’re buying or selling.

Understand the Costs
Our team will walk you through all of the costs of the home, including taxes and other fees found in the formal loan disclosure.

Close Your Loan
Once all the paperwork is in and approved, you’ll schedule the closing (where you’ll sign all the loan documents and make your down payment). A Credit Union representative will be at your closing (in the Washington DC metro area) to ensure everything goes smoothly.

Get your keys and move into your new home!
Attend a no-cost member education session and get a free lunch.

Do it Yourself Home Improvements
Learn some useful tips from our professional real estate and design experts who can help you stage your home for sale, make it a better rental, or add value and livability to your home.

APRIL 9: 12:00 PM

Are You In The Market For Your First Dream Home?
Get answers to your first-time-homebuyer questions, including how much home you can afford, how much you should have for a down payment and how PAHO/WHO FCU can help.

MAY 14: 12:00 PM

Learn The Importance Of A Home Inspection
What goes on during a home inspection and why do you need one? Get the inside scoop from Dennis Pelczynski of Beltway Home Inspections.

JUNE 11: 12:00 PM

Reserve Your Spot:
Email us at rsvp@pahowhofcu.org or call 202-974-3453 (toll free 1-866-724-6328).

Member Education Sessions are held at:
PAHO/WHO FCU Branch Conference Room
Columbia Plaza, 506 23rd Street NW, Washington, DC
(Across the street from PAHO headquarters)

OUT AND ABOUT IN THE GLOBAL HEALTH COMMUNITY

We're always proud to be part of your community. We hope you were able to attend some of these past events.

Barbados and Eastern Caribbean Country Office Visit
March 11-15, 2019
In sunny Barbados we welcomed 40 attendees to a discussion about finances and the movement of money throughout the islands for loan payments and deposits to savings. We enjoyed visiting with staff, hosting a breakfast and learning more about the culture, cost of living challenges, and overall needs of our members in the region.

Communicable Diseases and Environmental Determinants of Health (CDE) Biennial Meeting
March 19-21, 2019
180 PAHO employees came to Miami for the event, and we were happy to be there to support the important work that PAHO is doing as part of the global health community. Miguel Boluda, Jr., CEO of PAHO/WHO FCU presented to the group, and enjoyed the chance to meet individually with many participants, answer questions, open accounts, and take loan requests. Thank you to all who attended the credit union’s cocktail reception, and thank you for inviting us to be part of the event.

Eastern Caribbean Country Office Visit

Miguel Boluda, Jr., CEO of PAHO/WHO FCU giving information about the credit union at the CDE meeting
HOLIDAY CLOSINGS

May 27 (Monday) CLOSED
Memorial Day

July 4 (Thursday) CLOSED
U.S. Independence Day

CONTACT INFORMATION

BRANCH
Columbia Plaza,
506 23rd Street NW

HOURS
8am to 3pm – M, T, Th & F
8am to 1:30pm – Wednesday

WEBSITE
www.PAHOfcu.org

MAILING ADDRESS
2112 F Street NW, Suite 201
Washington, DC 20037-2761

E-MAIL
fcu@pahowhofcu.org

PHONE
202-974-3453
1-866-724-6328 (toll-free)

FAX
202-659-4513

WE'RE COMING TO A LOCATION NEAR YOU

While the health and wellbeing of the world rely on your expertise and dedication, you can rely on us for your financial needs. Stop by to see why financial wellness matters and how we can help you achieve your financial dreams. Plus, you’ll have the chance to meet Patrick and Patricia.

The Annex
Every first Tuesday
of the month
8:00 – 9:30am

OAS
Every first Wednesday
of the month
8:00 – 9:30am

PAHO HQ
Every Thursday
8:30 to 10:00am

CREDIT UNION MEMBER CASH REWARDS

Receive Cash Rewards deposited by the Credit Union directly into your credit union account.

$100
Join Sprint and get $100 CASH REWARD for every new line you activate with Sprint. Existing customers get a $50 Cash Reward for every line transferred into the Cash Reward program. Up to 3 lines.

$50
Plus, every year, receive $50 CASH IN LOYALTY CASH REWARDS for every line on your Sprint account. Up to 3 lines.

Become a Sprint customer and register at LoveMy CreditUnion.org/SprintRewards or in the Love My Credit Union® Rewards app. Be sure to mention Corporate ID code. Individual Members: NCBENZMBZZZ

Limited time offers. Act. Fee: Up to $30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). $100 Cash Reward for new smartphone line actv. up to 3 lines. Req. actv. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrades & ports made between Sprint entities or providers associated with Sprint. Limit one VIP Corp ID per Sprint acct. No addl. discounts apply. Loyalty Reward: $50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a $50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit loveymycreditunion.org/sprintrewards & click “Cash Rewards Tracker”. Other Terms: Offer/covers/ does not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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