CORONAVIRUS PANDEMIC UPDATE

The health and financial well-being of our members, employees and the global health community we serve are our top priorities. We recognize that the Coronavirus (COVID-19) pandemic is impacting everyone's daily lives. For the past 70 years, it's been an honor to help members of the global health community live better, healthier financial lives. It's a responsibility we do not take lightly, and never will. We're here to help our members in any way we can.

We're Open and Ready to Serve You
While we have temporarily suspended public access to the PAHO/WHO FCU Columbia Plaza Branch and Administrative Headquarters, we're still available by phone with expanded hours from 8:00AM to 4:00PM, Monday through Friday. We strongly encourage you to utilize our digital services, which are available 24-hours a day, to continue accessing your account information, making payments, transferring funds and most importantly, depositing checks due to the current delay in receiving and processing mail sent to our offices. We have temporarily increased our daily deposit limit for checks deposited remotely from $3,000 to $7,500. Please call us at 1-866-724-6328 or email fcu@pahowhofcu.org for assistance in enrolling or using any of our digital services.

We're Here to Help
If you or your family have been financially impacted by the COVID-19 pandemic and need financial support, please call us at 1-866-724-6328 or email fcu@pahowhofcu.org. We have several options available to help our members through a financial challenge, including skip-a-pay programs, loan modifications, payment deferment, assistance with mortgage payments or refinancing high-interest-rate personal or car loans with other lenders. Together, we will work to find the best financial solution to help you through these difficult times.

Update Your Contact Information and Sign Up for eStatements
Please take a minute to double-check your contact information to ensure we have your most up-to-date phone numbers, email address, and home address on file. If you haven't already, please sign up for eStatements to ensure the timely delivery of your account statements. Mail to or from addresses outside the United States may be delayed due to delivery restrictions in various countries. Call us at 1-866-724-6328 or email fcu@pahowhofcu.org for assistance in enrolling for eStatements.
OFFERING CERTAINTY IN UNCERTAIN TIMES

At PAHO/WHO FCU, we’ve always been here to help members of the global health community live better, healthier financial lives. Today, we’re here to help you plan ahead for the future with some special lending and saving options.

Borrow up to $5,000 with No Payments for 90 Days*
Qualify, and we'll add the funds to your PAHO/WHO FCU account.

Earn 0.70% APY with a 7-Month Certificate**
Open yours with just $500 and watch your savings grow.

Earn 1.75% APY with an 18-Month IRA Certificate***
With no maximum deposit, you could earn a good return by the end of 2021.

We’re Here to Help
Our mission is to help members of the global health community live better, healthier financial lives. Certificate accounts and loan options are a great way to plan ahead and get through these uncertain times.

To open your certificate account or apply for a loan, call 866-724-6328 or email fcu@pahowhofcu.org.

*Maximum amount to be borrowed for a 24-month period may not exceed $5,000. APR=Annual Percentage Rate. Interest continues to accrue during 90-day deferred payment period. For qualifying members with approved credit. All terms and conditions are subject to change without notice. Must be a new loan with PAHO/WHO FCU. Cannot be used to pay off any PAHO/WHO Federal Credit Union loans. Restrictions may apply. Payment Example with loan amount of $5,000, a rate of 5%, and term of 24 months: Monthly payment: $221.26.

**Rates subject to change without notice. Please call PAHO/WHO FCU for more information. Minimum balance to open account and earn stated annual percentage yield (APY) is $500. Dividends are compounded and paid monthly. A 90-day dividend penalty may be imposed for withdrawals prior to maturity. Fees may reduce earnings.

***Rates subject to change without notice. Please call PAHO/WHO FCU for more information. Individual Retirement Accounts for U.S. members only. Minimum balance to open account and earn stated annual percentage yield (APY) is $500. Dividends are compounded and paid monthly. A 90-day dividend penalty may be imposed for withdrawals prior to maturity. Fees may reduce earnings.
OUR CREDIT CARDS ARE A GREAT FINANCIAL TOOL TO HAVE AT THE READY

Credit cards, like the PAHO/WHO FCU Mastercard® Platinum and the Rewards World Mastercard are ideal ways to buy what you need now and pay for it later. However, it’s important that your cards are activated and ready to use. You might also want a credit line big enough to cover what you need during these times of uncertainty.

Give Us a Call
We’ll help you get your cards activated and increase your credit limit* if you qualify. Call 1-866-724-6328.

Apply for your PAHO/WHO FCU Mastercard
Learn more about our card options and how we can help with your financial life at pahofcu.org/loans/credit-cards. Choose the one that meets your needs and apply online or give us a call. We’ll get your application reviewed quickly and send your card in the mail.

*Credit limit based on credit worthiness. If you already hold a PAHO/WHO FCU Platinum Mastercard your total credit limit cannot exceed $50,000. For qualifying members with approved credit.

TURN YOUR REWARDS POINTS INTO CASH

Did you know that you can redeem your Rewards points for cash back? The PAHO/WHO FCU Rewards World Mastercard allows you to turn those points into cash, deposited right into your PAHO/WHO FCU account. Trade-in 2,500 points and you’ll get $25. Then, you can use those points to pay some bills, buy groceries, make a credit card payment or take care of other essential services.

Get all the details at pahofcu.org or give us a call at 1-866-724-6328 and we’ll help you redeem your points.

Reward 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.
THE CREDIT UNION ANNUAL MEETING HAS BEEN POSTPONED

For just over 70 years, it’s been an honor to help members of the global health community live better, healthier financial lives. The Annual Meeting is a wonderful way to share the value of working together to make a difference in the communities we serve. However, due to the COVID-19 pandemic, the 70th Annual Meeting scheduled for May 13, 2020 will need to be rescheduled.

Board of Directors Election Postponed
The rescheduling of the Annual Meeting also means a postponement of the Board of Directors election.

When the Annual Meeting and Board of Directors election is rescheduled, we will share the new date, time, and meeting information via email and at pahofcu.org

DISCOVER YOUR FINANCIAL COMPASS AT PAHOFCU.ORG

Your individual and family’s financial journey are more than a simple savings account or five-year plan. It’s a series of daily decisions that add up over time to help you all live better, healthier financial lives.

At PAHO/WHO FCU, we want to help you get there. That’s why we’ve created the Financial Compass. It’s packed with free, online, five-minute classes that offer practical advice, tools, and insights to get you where you want to be. Topics cover building emergency savings for uncertain times, understanding the basics of finances, family conversations about money, as well as personalized learning categories.

Point Your Way to Financial Health
Visit the online classroom at pahofcu.org/compass, answer a few questions about your financial hopes and dreams, and we’ll set you up with the right classes and interactive tools to help you get there.

Have questions? Give us a call at 866-724-6328.