

Our credit union was founded in 1948 to serve the ministers of United Methodist churches in Southern California and Arizona. Decades of responsible engagement brought opportunities to join with other Methodist credit unions, increasing capacity and product options for members. Each addition has been mindfully considered by our Board of Directors.

Inspired by these new partnerships, in 2020 our Board of Directors envisioned a new name reflective of this multi-denominational membership and movement towards greater inclusivity. Interfaith Federal Credit Union welcomes and celebrates the expansive, abundant diversity of religious faith.

In addition to the churches, membership comes from congregation staff, members and their families.

The following accounts are offered:

Church Business Savings

Regular Share Account

Rates are tiered, vary monthly and are compounded and credited monthly.

Money Market Multiplier Account

The minimum balance in the Money Market is \$2,000 and dividends are compounded and credited monthly. Write up to three checks per month and make three transfers per month.

Share Certificates

Interfaith FCU offers fixed-rate share certificates with terms from 6 months to 5 years. Minimum of \$1,000 is required to open share certificate, and dividends are compounded and paid quarterly. Visit InterfaithFCU.org for current rates.

Church Business Checking

Pays a monthly dividend at month's end on average daily balances of \$500 or more. Plus, there are no monthly service charges, no analysis fees and no per-check fees.

Includes unlimited mail and telephone transactions, 24/7 audio access, online banking and free bill pay.

Church Business Loans

VISA®

Take control of expenses with a minimum of paperwork and hassle. Use your Church VISA for everything from travel to office supplies.

- Eliminates the voucher and reimbursement process
- Tailored to your church needs
- Individual cards limits (as low as \$500)
- No annual fee
- No personal guarantee
- 25-day grace period on purchases

Real Estate

These real estate loans are ideal for church's, refinancing existing first trust deeds or drawing equity for church improvement.

Includes competitive interest rates and payments amortized up to 30 years. Loans are due in up to 15 years, at which time they may also be refinanced. Appraisals are required for loans \$250,000 or greater.

Vehicle Loans

Loans with affordable rates and repayment terms for church transportation vehicles.

Church Business Program

e-Branch Internet Home Banking & Mobile App

Do your banking from the comfort of your own home or office simply by logging onto **Interfaithfcu.org**. IFCU Mobile app provides access to mobile banking from your smartphone or tablet, to include remote deposit. It's password protected and allows you complete access to all of your accounts, 24/7.

Call **(800) 245-0433** for more information, or visit **InterfaithFCU.org**.

Additional Services

- Interest-Bearing Checking
- Money Market Multiplier Accounts
- Competitive Share Certificates
- Church Visa Program
- Church Loans
- Bill Payment
- Jubilee Initiative Program
- Online Giving

Branches

Headquarters

9040 Benson Ave
Montclair, CA 91763-1664
Toll-Free: (800) 245-0433
Local: (909) 946-4096
Fax: (909) 981-7055

Mailing Address

P.O. Box 60651
Montclair, CA 91763-1126

Arizona

Phoenix, Arizona
(602) 277-5325

New England

Westbrook, Maine
(207) 464-8502

Missouri

Independence, Missouri
(816) 833-8778

South Dakota

Rapid City, South Dakota
(605) 348-5753

www.InterfaithFU.org
memberservices@InterfaithFCU.org

NMLS# 905253

Visit us online at **InterfaithFCU.org**



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BY NCUA



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