



FACT SHEET on REALTORS® Federal Credit Union

Created by the National Association of REALTORS®, REALTORS® Federal Credit Union (REALTORS® FCU) is an independent and member-owned financial cooperative with services designed to meet the unique financial and cash-flow needs of REALTORS®. REALTORS® FCU currently offers access to thousands of surcharge-free ATMs, secure online banking and bill pay, safe deposits, affordable loans and trusted advice. The credit union (based in Rockville, MD) is the first completely virtual credit union offering secure and friendly member service 24/7 online or by phone.

REALTORS® FCU MISSION STATEMENT:

Our mission is to be an innovative, secure and responsible financial services provider to REALTORS®. Through unique understanding and real partnership, we guide members to securing their financial independence, while supporting NAR's mission and benefiting the greater community. **We're dedicated to serving the financial needs of REALTORS® and we're committed to:**

- Meeting the financial needs of members in a cost effective way that recognizes the unique savings, lending and credit needs of people in the real estate profession including REALTORS® who may be self-employed;
- Protecting the information and assets of our members by maintaining a strong and stable institution;
- Educating members on financial fitness and providing consumer information and resources to help members make sound financial decisions; and
- Promoting the credit union philosophy of "people helping people" in a democratically controlled, cooperative structure.

PROGRAM BENEFITS & HIGHLIGHTS:

- REALTORS® FCU's services include money market savings accounts, no-fee eChecking with debit cards, personal loans & credit lines, real estate loans & credit lines, share certificates, access to thousands of CO-OP Network and CU24 Networks surcharge-free ATMs nationwide, 24-hour online account access, and 24-hour Member Care that offers friendly service and trusted advice.
- 100% virtual credit union, no brick and mortar branches. REALTORS® FCU provides the same key services members receive at a walk-in or drive-through branch, providing members 24-hour access by phone or computer from any computer, anywhere.
- Financially advantageous for members, REALTORS® FCU offers competitive interest rates on both savings and lending.
- Owned by its members and directed by an elected volunteer board, REALTORS® FCU earnings accrue to the benefit of the credit union's members, not stockholders.



We're here for you

- REALTORS® FCU is sensitive to the work habits and lifestyles of real estate professionals, most of whom are independent contractors, and designed customized products and services to meet their unique financial and cash flow needs.
- Federal credit unions are regulated and insured by an independent federal agency, the National Credit Union Administration. Funds at credit unions are federally insured to at least \$250,000 and backed by the full faith and credit of the United States government.
- As a not-for-profit financial cooperative, REALTORS® FCU offers members real partnership built through a unique understanding, common goals, and innovative solutions.
- U.S.-based Member Care provides 24-hour support by phone or online.
- Visit REALTORSFCU.ORG for updates about exciting developments planned for the future.

For more information contact **Member Care 24-hours a day at (866) 295-6038 or [click here!](#)**