

Happy New Year to all of our valued members. New Year's resolutions are often on our minds in January as we plan for the future. The beginning of a new decade is an especially exciting time for looking ahead, making plans and starting new habits that set us up for success.

For over 65 years, Congressional Federal has been helping members achieve their financial goals. We offer a full range of products and services suited to the unique needs and lives of our members including saving, borrowing, investing, and lifelong financial education. One of our most important education initiatives is supporting the bright futures of our young members. The 2020 Wright Patman Scholarship competition begins on January 15th.

Follow us on Facebook to see what Congressional Federal is doing in the community throughout the year. Over the last few months, the annual Toys for Tots and Thrive DC winter clothing drives were a great success. Whether you're on the Hill or halfway around the world, count on us to be by your side. Call, stop by or visit us online any time.

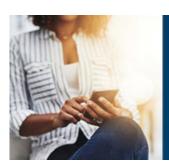


Financial Planning Roundtable

January 17, 2020, 12:00-1:00 pm Rayburn House Office Building | Room 2168 Click here to register



The new year is here, and 2020 finances are on our minds. Whether you're paying off holiday bills, planning for a family getaway, or making home improvements, you can use a personal loan to make it happen. Learn more.



FRAUD AWARENESS

Stay a step ahead of scammers with fraud awareness and prevention. Congressional Federal's financial security resources can help you protect your personal information and finances against phishing, identity theft, and other threats. Get daily news updates and best practices from experts on our website.



Congressional Federal will award three \$3,000 scholarships to graduating high school seniors based on their academic standing and their answer to an essay question. Scholarship recipients must be members in good standing of the credit union and accepted at an accredited college, university or technical school. The application submission period begins January 15th, 2020. Learn More.





Community Outreach

We partnered with Thrive DC to collect warm coats, gloves, and hats for homeless individuals in the community struggling to stay warm in the cold weather.

With your help, we also collected new, unwrapped toys to donate to Toys for Tots. This helps less fortunate children experience the joy of Christmas.

2020 Seminars -

May 15 | 12.1 pm Drive Away Happy - Car Buying Seminar Cannon House Office Building, Room 122

June 12 | 12-1 pm Budgeting Tips and Tricks Cannon House Office Building, Room 121

July 15 | 12-1 pm Financial Education Seminar Cannon House Office Bullding, Room 121

Personal Loans

APR ¹	Term	Monthly Payment per \$1000 Borrowed	Notes
As low as 7.99%	Up to 24 months	\$46.00	- \$50,000 maximum loan amount
As low as 8.99%	25 - 36 months	\$44.00 - \$32.00	- \$50,000 maximum loan amount
As low as 9.99%	37 - 48 months	\$32.00 - \$26.00	- \$50,000 maximum loan amount
As low as 10.99%	49 - 60 months	\$26.00 - \$22.00	- \$50,000 maximum loan amount
As low as 11.49%	61 - 72 months	\$22.00 - \$20.00	- \$50,000 maximum loan amount - \$20,000 minimum loan amount for 61- 72 month term

Fraud Awareness and Prevention

Your security is important to us. You may want to bookmark this page for easy reference, as the screen below is updated daily with new articles on current threats.

- | | Recognize and Avoid Phishing Scams
- III If you have reason to believe your identity may have been compromised, click on "Dealing With Identity Theft".

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New Game Console? Stay Secure And Watch For Scams



Not All WiFi Is Good WiFi



Multiple Bad Actors Actively Attempting To Exploit MobileIron Vulnerability



Healthcare Hit Hard With Breaches In 2020



Don't Let Hackers Steal Your Online Shopping Glee



Keeping Your Mobile Device Apps Virus Free



What Is A VPN And Do I Need One At Home



Romance Is More Costly Than You Think: \$475 Million in Scams for 2019



Tips to Avoid Social Media Cybercrime



Spawn Of TrickBot Trojan Bypasses 2FA



The No-Good, The Bad, And The Ugly: Ransomware Attacks Ramp Up With Coronavirus Surge



10 Million+ Victims Of Hotel Reservation Platform Breach. Are You One Of Them?

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2020 Wright Patman Scholarship

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Application submission period for the 2020 Wright Patman Scholarship program begins January 15th 2020.

Congressional Federal will award three \$3,000 scholarships to graduating high school seniors based on their academic standing and an essay question.

Scholarship recipients must be Congressional Federal members in good standing who have been accepted at an accredited college, university or technical school. Winners are selected based on their grade-point average (B or higher) and how well they answer the essay question.

This year's question is:

How do you feel the credit union can best serve you and your peers?

Click on the button below to download the application.

2020 Scholarship Application

How to submit your scholarship package:

Option 1: Securely Upload File

Secure File Upload

Option 2: Mail Package to our Corporate Office

Congressional Federal Credit Union Attention: Corporate Communications/Scholarship 10461 White Granite Drive, Suite 102 Oakton, VA 22124

For an additional scholarship opportunity:

The Credit Union Foundation of Maryland and DC also offers a scholarship program for eligible students. For more information, visit the Credit Union Foundation of Maryland and DC