



## Get Financially Fit in 2016!

**C**heck your post-holiday budgets and start the New Year off right by getting your finances back on track with a little help from IBEW 26 FCU!

**Financial fitness** is our wish for you in 2016, so get the ball rolling by wrapping up bills into one low-rate fixed payment with our debt consolidation loan. Transfer your balances with NO FEE\*\* to a VISA® Platinum card, offered at three money-saving rates:

**6.25% APR\*   10.25% APR\*   18% APR\***  
**OR**

**roll those bills into a personal loan with rates as low as 6.95% APR\*!**

**APPLY ONLINE AT [www.ibew26fcu.com](http://www.ibew26fcu.com) OR AT OUR BRANCH!**

*\*APR = Annual Percentage Rate. Actual rate based on creditworthiness.*

Members approved for Platinum Visa Credit Card will receive one of these rates. Personal loan rates are determined by credit rating and amount financed.

*\*\*Balance transfer fee waived for transfers completed by March 31, 2016.*

### Privacy Notice

Privacy Notice Under current law, we are required to give you this privacy notice. It describes the IBEW 26 Federal Credit Union's privacy policy and practices about the personal information we collect and disclose, including the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

IBEW 26 Federal Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on member applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency

We do not disclose any nonpublic personal information about you to anyone, except as permitted or required by law. If you decide to terminate your membership or become an inactive member, we will not share information we have collected about you, except as permitted or required by law. IBEW 26 Federal Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## Some Facts About the FACT Act — FREE Credit Reports For Consumers

The Fair and Accurate Credit Transactions Act of 2003 — or FACT Act — is a United States federal law, as an amendment to the Fair Credit Reporting Act. The act allows consumers to request and obtain a free credit report once every twelve months from each of the three nationwide consumer credit reporting companies (Equifax, Experian and TransUnion). In cooperation with the Federal Trade Commission, the three major credit reporting agencies set up the website, [AnnualCreditReport.com](http://AnnualCreditReport.com), to provide free access to annual credit reports.

The act also contains provisions to help reduce identity theft, such as the ability for individuals to place alerts on their credit histories if identity theft is suspected, or if deploying overseas in the military, thereby making fraudulent applications for credit more difficult. Further, it requires secure disposal of consumer information.

We recommend that our members take full advantage of this and order their one free credit report per year so that they are aware of any changes in status or number. The three credit bureaus, gather and maintain information on your individual credit history. They then provide this information to those who request it — lenders, employers and others.

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Get a free copy of your credit report by visiting: [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.



# IBEW 26 FCU



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## **KEEP US IN THE LOOP!**

*Is your mailing address, email and telephone number current with us? Contact us with any new information today so that we can reach you for account matters or alerts. Thank you!*



## **2016 Annual Meeting of the Membership**

Our Annual Meeting will be held on April 26, 2016 at 4:30 p.m. at our Lanham branch located at 4371 Parliament Place, Lanham, MD 20706. Refreshments will be served. Please RSVP by April 19, 2016 if you plan to attend. As a member of IBEW 26 FCU, you own a portion of the Credit Union. Your share savings account qualifies you as a member-owner of the Credit Union and entitles you to vote for the individuals you would like to have represent you on the Board of Directors. This year, the Nominating Committee has submitted the below nominees to fill four vacancies on the Board of Directors and one on the Credit Committee. If there are no nominations made by petition, then these nominees will be elected by acclamation and their election will be confirmed at the 2016 Annual Meeting. Following are the rules for making nominations by petition:

- The individual must be 18 years of age or older.
- The petition must be signed by one percent of the membership with a minimum of 20 signatures and a maximum of 500.
- Each petition must include a statement of qualifications and brief biographical data on the person being nominated.
- The person being nominated must sign an acknowledgement stating that if elected, he/she is willing to serve.
- The petition must be received by the Credit Union at its main office in Lanham, MD no later than close of business Wednesday March 16, 2016.

### **BOARD OF DIRECTOR NOMINATIONS**

#### **John Marlow**

John Marlow started serving IBEW 26 Federal Credit Union as a volunteer in 1981. His volunteer services started as a Teller and he was later appointed to the Supervisory Committee and Membership Officer. His present positions are Board Member and Membership Officer.

John started his career as a third generation electrician with IBEW Local Union 26 in 1976 and his son is working thru the local. He started in the Residential Program, and later completed his apprenticeship to become a Journeyman Electrician. He has also worked as a Foreman and Superintendent. He served his local as an Assistant Business Agent. Presently, John is a Superintendent for Power Solutions.

#### **Denise Dellinger**

Denise Dellinger started with IBEW 26 Federal Credit Union as the Assistant Office Manager in 2002 and presently is the Operations Manager. Denise was elected to the Board of Directors in 2006.

Prior to coming to IBEW 26 Federal Credit Union, she worked as an Office Manager for a Plywood Wholesaler for

18 years. She has extensive experience in Payroll, Human Resources, Accounts Payable, Accounts Receivable and Credit Collections.

#### **Violet Carter**

Violet Carter started volunteering with IBEW 26 FCU in February of 2007 and presently serves as a Board Member. She started her career with IBEW Local 26 in 1995 as an apprentice and went on to become a journeyman in 2000. Since starting she has held many positions such as safety manager, lead foreman, and assistant project manager on several large job sites. She has also served as Vice President for the Minority Coalition for the past 6 years. Violet is currently a Business Representative here at IBEW Local 26.

#### **Robert R. Staton**

Robert started serving IBEW 26 Federal Credit Union as a volunteer in 1984. Robert was elected to the Credit Committee (serving continuously for 30 years) and later to the Board of Directors. His present positions are Chairman of the Credit Committee and Board of Director.

Robert is a combat Vietnam veteran, after receiving an honorable discharge from serving in the U.S. Army, he began

his career with IBEW Local 26 in December 1969 working thru the residential unit, completed his apprenticeship in 1974 to become a Journeyman Electrician. He has his Masters Electrical License; he has taken JATC Journeyman extension courses, worked as a Foreman throughout the years on several jobs. Robert taught evening courses at the JATC.

Robert is enjoying his retirement and is actively involved with the Credit Union.

### **CREDIT COMMITTEE NOMINATION**

#### **Robert E. Deckow**

Robert E. Deckow started serving IBEW 26 Federal Credit Union as a volunteer in 1995 when he was appointed as a Member of the Credit Committee.

Robert started his career with IBEW Local Union 26 in 1979 working thru the residential unit, then completed his apprenticeship to become a Sign Mechanic. While working for Jack Stone Service Company he became a Service Technician and the Assistant Service Manger at Jack Stone Service Company. Robert retired from Local 26 in August 2015 and continues to volunteer for the Credit Union.