



January 9, 2017

## The Union Dollar News

### January 2017

#### Greetings!

#### Start the New Year off Right!

Get your finances back on track with a little help from IBEW 26 FCU! Wrap your bills into one low-rate fixed payment with our debt consolidation loan or transfer your balances with NO FEE\*\* to a VISA Platinum credit card, offered at three money-saving rates:

**6.25% APR\*, 10.25% APR\*, 18% APR\***

**Personal loan with rates as low as 6.95% APR\***

Apply [online](#) or at our branch!

Members approved for Platinum VISA Credit Card will receive one of these rates. Personal loan rates are determined by credit rating and amount financed. This special ends March 31, 2017.

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

\*\*Balance transfer fee is waived for transfers completed by March 31, 2017.

Payment example: For a \$1,000 new personal loan for a term of 24 months with a 6.95% APR, the monthly payment will be \$45.00.

**Steps to your new home begin here!**

### We Love to Make Loans!

- Low payments on payroll deduction
- Great rates based on your credit score
- No minimum credit score required
- We work with your credit problems

[Apply now for a loan!](#)

### Open Your Account Today!

Say goodbye to your bank and hello to a better way of managing your finances. Anyone working through these unions are eligible to open a share account.

- IBEW Local 26
- IBEW Local 70
- IUEC Local 10
- SMW Local 100
- Heat & Frost Insulators, and Asbestos Workers Local 24

Contractors with these unions, their office employees, and family members can also open accounts.

### Contact Us

4371 Parliament Place, Suite C  
Lanham, MD 20706

[www.ibew26fcu.com](http://www.ibew26fcu.com)

Local phone: 301-306-0610

Toll free: 888-306-0610

Audio response: 800-724-7573

Email: [information@ibew26fcu.com](mailto:information@ibew26fcu.com)

Office Hours:

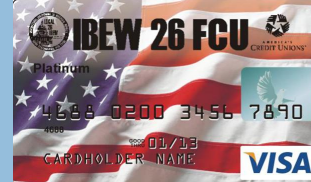
Monday - Friday 8:30am to 4:00pm

[Join Our Mailing List!](#)

[Forward to a Friend](#)

[Apply now for a credit card!](#)

Buying a home or applying for a HELOC (home equity line of credit) can be both very exciting and intimidating. There are many questions that you may have about the application and approval process. [Click here](#) to go to our resource center to help guide you on which option to choose from.



Call our mortgage department today at 1-866-892-6016 or [click here](#) to visit our interactive mortgage website!

- Want a personalized quote? [Click here](#) and create a customized quote based on your loan details.
- To apply for a first mortgage, [click here](#).
- To apply for a HELOC (home equity line of credit), [click here](#).

**We offer low costs, personal service and competitive rates! All pre-approvals will receive a \$200 credit at closing.**

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#### **Any new information this new year?**

Make sure we have your current phone number, home address, and email address! Call us to update your email or phone number. To update your address, fill out the [change of address form](#) and email, fax, mail it, or bring it in person.

Do you know who your beneficiary is if something happens to you? Check your membership card for a joint owner or payable on death beneficiary. Life brings a lot of changes with birth, death, marriage and divorce—be sure to update your account accordingly.

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#### **Upcoming Holidays**

Closed Monday, January 16th in observance of Martin Luther King, Jr. Day  
Closed Friday, January 20th for Inauguration Day

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Thank you for your continued support!

Sincerely,  
Doreen Cleland  
CEO