



Visit Our Website

Online Banking

Apply for a Credit Card!

The Union Dollar News

August 2018

Summer Loan Sale on Sedans and Motorcycles!

Thinking about buying a new or used Sedan or Motorcycle for the summer? Your best deal starts here! It's easy to save money when you shop for a loan at IBEW 26 FCU.

- Offer valid 7/1/18 8/31/18
- 1% Discount on Sedans and Motorcycles
- .25% Discount on other vehicles
- 2.5% Floor Rate

Do you have an auto loan at another financial institution? Make the switch today and refinance with us! A simple application will get you on your way!

APPLY NOW! or call 301-306-0610 for more information.

**Annual Percentage Rate. Some restrictions may apply. This offer is not good on existing IBEW 26 FCU loans. Promotion is for a limited time only. 2.5% is the lowest loan rate offered by IBEW 26 FCU with this promotion based on your credit worthiness. Terms cannot exceed 60 months. Loan amount determined by NADA retail value. Vehicles must be 2013 or newer with less than 75,000 miles. Previous repayment credit history with a vehicle-secured loan is required.

Payment example: A \$20,000 loan @ 3% APR financed for 5 years would be \$360 a month.



Monitor your credit score from @ MEN 28 FCU ... our mobile banking app.



Access your credit score through your online banking account!

Look on the right hand side of the page when you log into online banking for the "What's my Credit Score" icon. Click on the icon. A new page will come up and prompt you to make an account with Saavy Money/Credit Sense.

Saavy Money/Credit Sense provides:

Current Credit Score with TransUnion (please note that there are 3 different

credit bureaus and all vary slightly).

- Payment examples for loans through IBEW 26 FCU.
- Apply for a loan.
- Monthly credit score alerts.

Please note that if you see your IBEW 26 FCU loan or credit card listed, that the interest rate shown is not your actual interest rate since this is only a soft pull on your credit. When applying for a loan or credit card with IBEW 26 FCU we will do a hard pull on your credit through Experian. If you have any questions, do not hesitate to contact us at 301-306-0610.

College Students: Get a Head Start on Smart Money Management at IBEW 26 FCU! Special incentives offered for members ages 18-26!

Do you have any college students in the family? As a benefit of being a member of IBEW 26 FCU, college students between the ages of 18 and 26 will enjoy a special student package with services geared towards this phase of their lives. We want our young adults to get the best start in life, and we believe that begins at the credit union.

Following are the benefits of our student package:

- No minimum balance savings account.
- No fee checking (except for insufficient funds and personal checks).
- Free debit card (with approval done through Chex systems).
- Great Platinum VISA credit card rates! Based on your credit score, you will receive: 7.75% APR*, 11.75% APR* or 18% APR* (not introductory rates).

If you're interested in this special student package, please contact us at information@ibew26fcu.com or (301) 306-0610.

We're happy to help you manage your money!

* APR = Annual Percentage Rate. Actual Rate based on creditworthiness. Members approved for Platinum Visa Credit Card will receive either 7.75%, 11.75%, or 18% APR based on credit score.



<u>Upcoming Holidays:</u>

Closed Monday, September 3rd for Labor Day.

Thank you for your continued support!

Doreen Cleland



Contact Us

IBEW 26 Federal Credit Union 4371 Parliament Place, Suite C Lanham, MD 20706

www.ibew26fcu.com

Local phone: 301-306-0610 Toll free: 888-306-0610 Audio response: 800-724-7573 Email:<u>information@ibew26fcu.com</u>

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