

Proudly Serving Our Members Since 1955! -- Your Local Credit Union



# IBEW 26 FCU



Visit Our Website

Online Banking

Apply for a Credit Card!

## The Union Dollar News

**November 2018**

### Fall Loan Sale on Pickup Trucks!

**1% discount on Pickup Trucks! Take advantage of our new or used truck loan deal!**

Offer valid: 10/1/18-11/30/18  
Floor rate: 2.5%

Your best deal on a new or used truck starts here! It's easy to save money when you shop for a loan at IBEW 26 FCU. 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. Vehicles must be 2012 or newer with less than 75,000 miles. Loan amount determined by NADA retail value.

Payment example: A \$20,000 loan @ 2.5% APR financed for 5 years would be \$355/month.

### SKIP-A-PAY is here!

Take advantage of this once-a-year opportunity to skip your December loan and/or credit card payment!

#### Loan Payments:

- All consumer loans are eligible, excluding Home Equity and Second-Trust Loans
- Loan must be current
- Must be a member in good standing, including share accounts
- Co-applicant, if applicable, must also sign the Skip-A-Payment request
- Only 6 skip a payments for the life of the Loan
- There is a \$50 processing fee to Skip-A-Payment on each loan
- **Your completed form is due no later than 11/30/18! See form for more info.**
- **Fill out the form now! [2018 Loan Skip-a-Pay](#)**

#### Credit Card Payments:

- Credit Card must be current & not over the limit
- Must be a member in good standing, including share accounts
- Co-applicant, if applicable, must also sign the Skip-A-Payment request
- There is a \$50 processing fee to Skip-A-Payment on each credit card
- **Your completed form is due no later than 12/15/18! See form for more info.**
- **Fill out the form now! [2018 Credit Card Skip-a-Pay](#)**

Fax, Mail, or E-mail your completed form to IBEW 26 FCU. If you E-mail your form, please omit your member number.


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**FINANCIAL AWARENESS IS ALWAYS IN SEASON.**




**FALL IN TO FINANCIAL FREEDOM WITH OUR  
UPDATED MOBILE BANKING APP!**

**LEARN MORE**



**Monitor your credit score from  
our mobile banking app.**



**LEARN MORE**

### **Access your credit score through your online banking account!**

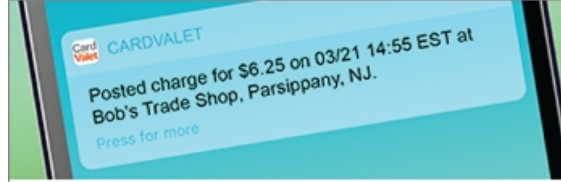
Look on the right hand side of the page when you log into online banking for the "What's my Credit Score" icon. Click on the icon. A new page will come up and prompt you to make an account with Saavy Money/Credit Sense.

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.

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Keep tabs on your credit and debit card with **CardValet®**.



CardValet

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### **Upcoming Holidays**

Closed Monday, November 12th in observance of Veterans Day

Closed Thursday, November 22nd & Friday, November 23rd for Thanksgiving

**Thank you for your continued support!**

Doreen Cleland  
CEO

### **Contact Us**

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

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