

Untangle Your Debt

Start Saving NOW with our FREE Low-Rate BALANCE TRANSFER VISA®

If your holiday spending spree has left you in a tangle of bills starting out the new year, transfer your debt to a money-saving VISA® card from IBEW 26 FCU and SAVE!

- Make one easy payment
- No minimum credit score required
- Same low rate for purchases, balance transfers and cash advances
- No annual fee
- Offer good January 1, 2019 thru March 30, 2019



Apply NOW for your credit union VISA card, offered at three rates:

8% APR*

12% APR*

18% APR*

Transfer your balance and pay off your other cards today!
Act now -- transfers need to be completed by March 30, 2019.

APR = annual percentage rate. Actual rate based on creditworthiness. Members approved for Platinum Visa Credit Card will receive one of these rates. This APR will vary with the market based on the Prime Rate.

Get more than a credit score



Get Started Now!

- Free credit score
- Credit report
- Monitoring alerts
- Money-saving offers

Credit Sense, powered by Savvy Money®, enables IBEW 26 FCU accountholders to not only conveniently access and monitor their credit score but also receive tips to improve it and ultimately save money – all through the security of your online banking and mobile app.

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

Get instant alerts whenever your card is used.

- Protect yourself against fraud.
- Customize alerts for your transactions.
- Track spending.

Get the CardValet mobile app today.



Mobile Deposit Makes it Easy!

IBEW 26 FCU Offers
Mobile Banking with
Mobile Deposit Capture
(check deposit via mobile banking)
Sign up today!

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, 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.

Get a free copy of your credit report by visiting:

annualcreditreport.com

or call 877.322.8228





IBEW 26 FCU



PRESORTED
FIRST CLASS
U.S. POSTAGE
PAID
BALTIMORE, MD
PERMIT 721

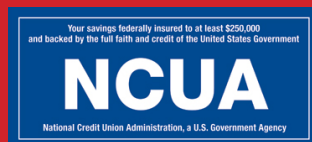


**4371 Parliament Place Suite C
Lanham, MD 20706**

Website: www.ibew26fcu.com
Local phone: 301-306-0610
Toll Free: 888-306-0610
Audio response: 800-724-7573
Email: information@ibew26fcu.com

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!*



2019 Annual Meeting of the Membership

Our Annual Meeting will be held on April 23, 2019 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 18, 2019 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 two 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 2019 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 14, 2019.

BOARD OF DIRECTORS NOMINATIONS

George C. Hogan

George C. Hogan started serving IBEW 26 Federal Credit Union as a second generation volunteer in 1983 and fourth generation IBEW Local 26 electrician. His volunteer services started as a Teller and he was elected to the Board of Directors in 2003. His present position is President on the Board. His father Lawrence C. Hogan served as member of the Credit Committee and on the Board of Directors.

George started his career with IBEW Local Union 26 in 1972 as a fourth generation electrician, completed his apprenticeship to become a Journeyman Electrician and has served his local in many ways. He was appointed to the picnic committee, Delegate to Washington Building Trades Council, Delegate to AFL-CIO Central Labor Council, elected to the Examining Board and Executive Board. He has worked as Job Steward, Sub-Foreman, Foreman and Chief Electrician. George currently works for IBEW Local 26 as Business Manager.

Richard J Warner

Rick Warner started serving IBEW 26 Federal Credit Union as a volunteer in 1969. His volunteer services started as a Teller and was later elected to the Board of Directors. His present position is Secretary on the Board of Directors.

Rick started his career with IBEW Local Union 26 in 1965, completed his apprenticeship to become a Journeyman Electrician and served his local in many ways over the last 54 years. He

was elected to be his local union's Treasurer for 9 years, Chairman of the Finance Committee for 25 years, and Chairman of Health & Welfare Relief Fund.

Rick was job superintendent on Wolf Trap, Ronald Reagan Building, Freddie Mac, and Patton & Trade Building an eight building complex. He was the recipient of 3 Washington Building Congress Craftsmanship Awards for Wolf Trap, Freddie Mac and the Ronald Reagan Building. Rick retired in September 2004 and continues to volunteer for the Credit Union. Rick also is Vice President and Travel Coordinator for IBEW LU 26 Retired Members club, running one cruise and 6-8 bus trips per year.

Keith A. Sutphin

Keith A. Sutphin started serving IBEW 26 Federal Credit Union as a volunteer in June 1994. His volunteer services started as a Teller, he was appointed Chairman of the Supervisory Committee, and elected to the Board of Directors. His present positions are Supervisory Committee Chairman, and 2nd Vice President on the Board of Directors.

Keith holds a Bachelor of Commercial Science Degree in Accounting and also was a controller of a Union Drywall Company for 5 years prior to his career with IBEW Local Union 26. Keith started his career with IBEW Local Union 26 in August 1989, in the Residential Program, he completed Apprenticeship Program to become a Journeyman Electrician. He served on the JATC Review Board for 3 years. He went to work with various contractors, was an assistant Project Manager with Fischbach & Moore on the

Ronald Reagan Building in charge of billing and purchasing, and returned to Potomac Testing in 1998. At Potomac Testing he performed testing aspects of AT&T's power systems. He also performs acceptance testing and preventative maintenance testing for various contractors out of his local union. In 2011, he moved to ABM Electrical Power Solutions where he continues various testing of electrical systems.

Doreen Creamer Cleland

Doreen Creamer Cleland started working for IBEW 26 Federal Credit Union part-time in 1970 and went full-time in 1976. Doreen started working evening hours with the volunteers until she became a full-time Teller, later moving to Collections, Loan Officer, Assistant Treasurer and into her current position as CEO. In 2003, her father Harry W. Creamer the Treasurer-Manager passed away, and Doreen was elected to the Board of Directors. Her daughter served an internship in 2004 and continues to work as needed, making four generations involved with IBEW 26 FCU.

CREDIT COMMITTEE NOMINATIONS

James A. Landen, Jr.

James A. Landen, Jr. started serving IBEW 26 FCU as a volunteer teller and credit committee member in the early 1970's and did so for many years. "Jay" returned back to the credit union as a volunteer in 2006 being elected to the Board of Directors and is presently serving on the Credit Committee. Jay completed his Apprenticeship to become a Journeyman

Electrician in 1973. He has worked as a Sub-Foreman, Foreman, Service Technician, Estimator and a Planner-Scheduler. Jay retired in 2015. Jay was the President of Parkway Estates Citizen's Association 1971-73, Treasurer for Marlton Elementary School After-Care Program 1989-91, Electrical Instructor at Prince George's Community College Continuing Education Department 2000-06, Treasurer of the Marlboro Single Family Homeowner's Association 2005-06 Board of Directors of Misty Cove Center Condo Association 2005-2015 and President of Marlboro Single Family Homeowner's Association 2006-2016.

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 35 years) and later to the Board of Directors. His present positions are Chairman of the Credit Committee and Board of Directors. Robert is a combat Vietnam veteran, after receiving an honorable discharge from serving in the U.S. Army, he began his career with the 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.