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





Visit Our Website

Online Banking

Apply for a Credit Card!

# **The Union Dollar News**

October 2021

If your spending spree has left you in a tangle of bills, transfer your debt to a <u>money-saving VISA card</u> 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

<u>Apply NOW</u> for your credit union VISA card, offered at three rates:  $6\%^{APR^*}$ ,  $10\%^{APR^*}$ ,  $18\%^{APR^*}$ 

Transfer your balance and pay off your other cards today!

Offer Valid from September 1st, 2021 - October 31st, 2021

\*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 Prime Rate.

# Take advantage of our new or used vehicle loan deal <u>1.49% APR\*</u> for up to 60 months for gualifying members.

This is a great opportunity for you to get a great deal on wheels and enjoy a great rate on your new or used vehicle loan! Do you have a vehicle loan at another financial institution? Make the switch today and refinance with us!

# Offer valid 8/1/21 - 10/31/21

A simple application will get you on your way! <u>Apply online</u> or call the branch today! 301-306-0610

\*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. 1.49% 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 2016 or newer with less than 75,000 miles. Previous repayment credit history with a vehiclesecured loan is required.

### Auto Loan Refinance: IBEW 26 FCU Will Match Your Current Rate & Reduce it by 1/2 Percent!\*

Dependability, Integrity, Security... Let IBEW 26 FCU Put Money Back In Your Pocket Today! Want to save money and reduce your rate? Your best deal starts here! We will match your rate and reduce it by 1/2 percent\*. Make the switch today and refinance with us!

Offer valid 10/1/21 - 11/30/21

## Hurry before this offer passes you by! <u>Apply online</u> or call the branch today! 301-306-0610

\*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. 2.50% is the lowest loan rate offered by IBEW 26 FCU with this promotion based on your credit worthiness. No more than 10 model years for total years financed. Loan amount determined by NADA retail value. Vehicles must be 2015 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 @ 3.0% APR financed for 5 years would be \$360/month.

# Fall Deals on Big Wheels - 1% Discount\* On Pickup Trucks

Take advantage of limited-time loan offers this Fall from your credit union! Your best deal on that new or used truck starts here! Just a simple application will get you on your way! Check out the details and apply today:

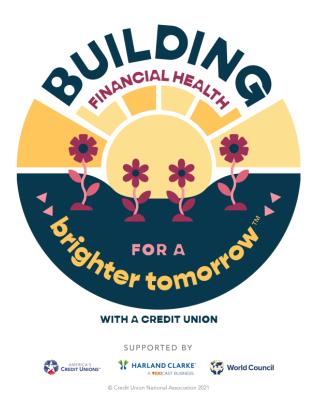
> Date of sale: 10/1/21 - 11/30/21 Type of vehicle: Pickup Trucks Discount rate: 1% Floor rate: 2.5%\*

Saving money just got easier Apply in-branch or <u>online</u>! 301-306-0610

\*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. 2.50% is the lowest loan rate offered by IBEW 26 FCU with this promotion based on your credit worthiness. No more than 10 model years for total years financed. Loan amount determined by NADA retail value. Vehicles must be 2015 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 @ 3.0% APR financed for 5 years would be \$ 360/month.

> Financial Assistance with Your Water and Sewer Bills WSSC (Montgomery and Prince George's Counties)

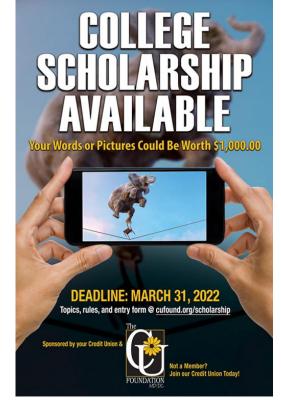
#### INTERNATIONAL CREDIT UNION DAY®



On October 21, 2021, IBEW 26 FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is "Building financial health for a brighter tomorrow." ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. IBEW 26 FCU is honored to be a part of this proud tradition.

Learn more.





Credit Sense, powered by SavvyMoney®, enables IBEW 26 FCU account holders 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 <u>online banking</u> and mobile app.

# Earn up to \$100 CASH!

Your credit union is the best place to borrow money! To prove it, we have implemented a <u>new program</u> to reward you for telling your friends and family members about the great loan values available at IBEW 26 FCU. Refer a friend or relative to us and when they get a loan, we'll give you both cash!\*

## Find out more!

\*Not to be combined with any other offers or promotions

Keep Your Account Safe!

- Download <u>Card Valet</u> to turn your card on and off, and set parameters.
- Never swipe your card if the chip declines, as this can lead to higher risk of fraud.
- Request an anti-skimming card protector to be mailed to you at no cost.



Remembered the leftovers but forgot your card? **CardValet**® has you covered.

Keep your credit and debit card safe with CardValet.



### As always, you can access your account 24/7:

- Online Banking
- Mobile Banking and Mobile Deposit
- Surcharge-Free ATM Locator
- Telephone (M-F 8:30am-4pm): 301-306-0610
- Toll Free (M-F 8:30am-4pm): 1-888-306-0610
- Audio Response: 800-724-7573 (pin is last 4 of primary account holder's social security number)
- Debit Card Lost or Stolen (24/7): 833-305-5912
- Debit Card Fraud (24/7): 833-305-5913
- Debit Card Activation and PIN (24/7): 1-800-992-3808
- VISA Platinum Credit Card (24/7): 877-602-8968
- VISA Platinum Credit Card International (24/7): 571-325-3434
- Email: information@ibew26fcu.com

:: Electronic mail is not secure, and confidential or personal information should not be communicated in this manner ::

# **Upcoming Holiday:**

Closed Thursday, November 11th in observation of Veterans Day Closed Thursday, November 25th for Thanksgiving Closed Friday, November 26th for the Day after Thanksgiving

## Thank you for your continued support! Stay safe and be well!

Doreen Cleland CEO

Contact Us

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www.ibew26fcu.com

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

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



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