

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

**December 2021**

### Upcoming Holiday Hours:

**Wednesday, December 22** - closed 11:45am-12:45pm for staff appreciation

**Thursday, December 23** - closing at 1:00pm in observance of Christmas Eve

**Friday, December 24** - closed in observance of Christmas Day

**Friday, December 31** - closed in observance of New Year's Day

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### Skip-A-Pay is Here!

Need to skip your December credit card payment?  
Take advantage of Skip-A-Pay!

#### [Credit Card Skip-A-Pay](#)

*(submit by 12/22/21)*

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### Make Your Holiday Wishes Come True!

Whether it's holiday gift giving, a holiday event or travel expenses to Grandma's house, IBEW 26 FCU can help with our Holiday Loan.

This special opportunity is available 11/15/2021 - 12/31/21.

#### [Borrow up to \\$1,000](#)

Rate 10% APR\*

Terms up to 12 mos.

Apply in-branch or [online!](#)

301-306-0610

\*APR = Annual Percentage Rate. Holiday Loan Sale is available for qualified borrowers. Minimum loan amount \$500 and a maximum loan amount of \$1,000. This offer is not good on existing IBEW 26 FCU loans. Promotion is for a limited time only. Payment example: A \$1,000 loan @ 10% APR financed for 12 months would be \$88/month.

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### End of Year Sale - 1% Discount\* on Any Vehicle

Get there safely with our limited-time special loan offer!

Winter driving demands reliable transportation. So if you're thinking about

buying/refinancing a new or used vehicle, your best deal starts here! It's easy to save money when you shop for a loan at IBEW 26 FCU. Just a simple application will get you on your way. Check out the details and [apply today!](#)

**Date of sale:** 11/1/21 - 12/31/21

**Type of vehicle:** All

**Discount rate:** 1%

**Floor rate:** 2.5%\*

Saving money just got easier

Apply in-branch or [online!](#)

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. Payment Example: A \$20,000 loan @ 3.0% APR financed for 5 years would be \$ 360/month.



### **Have You Ordered a New Debit or Credit Card?**

Please note that new debit and credit cards arrive in the mail in a plain, unmarked envelope, which may be confused for spam. If you've ordered a card, check all envelopes that come in the mail!

### **'Tis the Season: Holiday Package Schemes Provide Scam Opportunities**

With retail store closures and safety/wellness concerns, many consumers shifted to online shopping. In fact, 2021 Black Friday sales numbers resulted in \$8.9 billion in revenue alone. Unfortunately, the combination of increased online shopping, desperation to get deals, and tracking their purchases create a ripe environment for cybercriminals. Scammers craft very convincing phishing attacks via email or text (smishing) messages alerting consumers to order updates, shipping delays, and other mishaps. The Federal Communications Commission (FCC) warns that these package delivery attacks can be used to steal personal and financial information and deliver malicious payloads including ransomware.

**\*Use caution when accessing order or shipping information via text/email\***

**COLLEGE SCHOLARSHIP AVAILABLE**  
Your Words or Pictures Could Be Worth \$1,000.00

**DEADLINE: MARCH 31, 2022**  
Topics, rules, and entry form @ [cufound.org/scholarship](http://cufound.org/scholarship)

Sponsored by your Credit Union &   
Not a Member?  
Join our Credit Union Today!

Get more than a  
**credit score**

**Get Started Now!**

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

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 [online banking](#) 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 [new program](#) 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 [Card Valet](#) 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**<sup>®</sup> has you covered.

Keep your credit and debit card safe with CardValet.

 • Customize alerts for your transactions.  
• See suspicious card activity.  
• Turn your card off on the spot.

[LEARN MORE](#)

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### 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](mailto:information@ibew26fcu.com)

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

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

Doreen Cleland  
CEO

### Contact Us

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[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

