



Visit Our Website

Online Banking

Apply for a Credit Card!

The Union Dollar News

November 2022

Fall Savings Starts with our NO FEE BALANCE TRANSFER!

If your spending spree has left you in a tangle of bills, 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

Apply NOW for your credit union VISA card, offered at three rates:
9.75% APR*
13.75% APR*
18% APR*

Transfer your balance and <u>pay off your other cards today!</u>

Apply in-branch or <u>online</u>.

Offer Valid from September 1st, 2022 - November 30th, 2022

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.

Don't Dream It. Drive It! 1% Discount* on any vehicle thru December 2022

Get there safely with our limited-time special loan offer! Holiday 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: 11/1/22 - 12/31/22
Type of vehicle: Any vehicle
Discount rate: 1%
Floor rate: 3.5%*



Saving money just got easier — Apply in-branch or online!

*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. Loan amount determined by NADA retail value. Payment Example: A \$20,000 loan @ 3.50% APR financed for 5 years would be \$364.00.

Take advantage of free financial resources & improve your financial health! CCCSMD Financial Tools

Popmoney will no longer be available, effective December 31, 2022

Are you headed off to college or trade school in 2023?

IBEW 26 FCU is pleased to announce our college scholarship to make it easier for you to meet tuition costs. Any member of IBEW 26 FCU entering their freshmen through senior year of college or trade school may apply.

Applications are accepted online at: cufound.org/scholarship

IBEW 26 FCU, the Credit Union Foundation MD|DC, and its generous supporters cooperate to make this scholarship program possible!



Take a Holiday from your December Loan & Credit Card Payments!

Loan Skip-A-Pay!

Due no later than November 28, 2022

Credit Card Skip-A-Pay!

Due no later than December 22, 2022

Traveling?

- Please call our office to provide travel dates for debit & credit card use -this can prevent your card being shut off due to suspicious, out-of-state
 activity: 301-306-0610.
- Please note that only credit cards can be used internationally (and require travel date notification).



Have Your Ordered a New Debit or Credit Card?

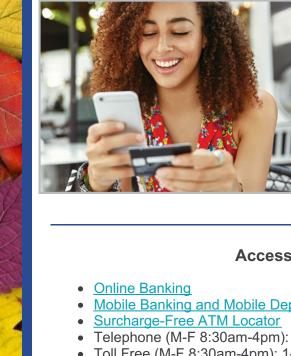
Please note that new debit and credit cards arrive in the mail in a plain, unmarked envelope, which may be confused for spam. If you've ordered a card, check all envelopes that come in the mail!



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.

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.





Download The CardValet® app to set up controls and alerts today.

Learn more

Access Your Account 24/7:

- Mobile Banking and Mobile Deposit
- 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 Holidays:

- Closed Friday, November 11th for Veterans Day
- Closed Thursday, November 24th & Friday, November 25th for Thanksgiving
- Closing at 1:00pm on Friday, December 23rd for Christmas Eve
- Closed Monday, December 26th in observance of Christmas
- Closed Monday, January 2nd in observance of New Year's Day
- Closed Monday, January 16th Martin Luther King Jr. Day

Thank you for your continued support!

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

