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





Visit Our Website

Online Banking

Apply for a Credit Card!

# The Union Dollar News

#### March 2023

#### **Untangle Your Debt!**

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! **APPLY NOW** 

Saving starts with our FREE Low-Rate BALANCE TRANSFER VISA® Card

- 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, 2023 thru March 31, 2023

Apply NOW for your credit union VISA card, offered at three rates: 10.5% APR\* 14.5% APR\* 18% APR\*

Transfer your balance and pay off your other cards today! Act now -- transfers need to be completed by March 31, 2023.

\*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.

# IBEW 26 Federal Credit Union Annual Meeting on April 25th

Our Annual Meeting will be held on April 25, 2023 at 2:00 p.m. at our Lanham branch located at 4371 Parliament Place, Lanham, MD 20706. Please RSVP by April 19, 2023. To RSVP, call 301-306-0610 or email information@ibew26fcu.com.

**Board of Director Nominees** 

# Account Safety Tips!

**Be on alert:** phishing attempts may occur as fraudsters try to trick cardholders into providing any missing confidential details to perpetrate fraud. Cardholders should never give out full card numbers, passwords (either to bank or merchant accounts), social security numbers, or other sensitive information

over the phone.



#### 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: <u>cufound.org/scholarship</u>

APPLY NOW! Deadline is April 15th!

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



# improve your financial health! CCCSMD Financial Tools

## **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 <u>online banking</u> 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.





Take control of your cards and your finances

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

Learn more

#### 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 ::

## Thank you for your continued support!

Doreen Cleland CEO

#### Contact Us

IBEW 26 Federal Credit Union 4371 Parliament Place, Suite C Lanham, MD 20706

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

