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### 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](http://annualcreditreport.com) or call 877.322.8228

Auto Loans at:  
**3.99% for 72 months\***



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Or email: [Information@ibew26fcu.com](mailto:Information@ibew26fcu.com)

**LIMITED TIME**

Ask our Loan Specialist for more info!

\*On approved credit, see Loan Specialist for details, terms and conditions apply. Does not apply to loans already financed with us. Insured by the NCUA [www.IBEW26FCU.com](http://www.IBEW26FCU.com)



# From the Desk of CEO, Joshua C. Urbick

This past year has been one of growth, transformation, and opportunity.

Strengthening our labor union partnerships, enhancing services, and building a strong team have positioned us for continued success.

This year brought exciting leadership changes, with Antwan Benjamin promoted to Operations Supervisor and Mia Sidell joining as Operations Manager—strengthening our team as we continue delivering real financial value to our members. One of our biggest successes was helping members secure their dream cars and refinance high-rate auto loans with an exclusive 3.99% for 72 months, far below the very high rates offered by big banks.

We've also reinforced a simple message: **"Bank with Us. We're Union, You're Union."** Unlike big banks, we prioritize union members' best interests and have saved our members thousands by refinancing costly auto loans.

A special thank you to **IBEW Local 26, IBEW Local 70, UA Local 5, SMW Local 100, IUEC Local 10, and Insulators Local 24** for your

continued trust and support. As we move into 2025, we remain dedicated to delivering exceptional service, competitive rates, and a financial institution that truly understands and advocates for union members.

**Joshua C. Urbick**  
**Chief Executive Officer**  
**IBEW 26 Federal Credit Union**



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## A recap of 2024, Mia Sidell Operations Manager



As we close out 2024, I reflect on the incredible opportunities I've had to connect with our members and empower them through financial education. It has been a privilege to

provide insights and tools that promote financial stability and long-term success.

A highlight of the year was presenting at the IBEW Local 26 Financial Seminar, where we took a deep dive into the lending process. Helping members navigate loans and make informed financial decisions was a meaningful way to support their financial well-being.

I also had the honor of leading the advanced financial stability seminar for UA Local 5 Plumbers, guiding these skilled professionals through

complex financial topics. Their dedication to both their trade and their financial futures was truly inspiring, and the thoughtful discussions reinforced the importance of financial literacy.

Additionally, working with Local 26 JATC and Local 5 Plumbers Apprenticeship on introductory credit union presentations was incredibly rewarding. Walking participants through the fundamentals of credit unions and the value they bring to union members helped strengthen trust and engagement within our community.

These experiences have been more than just educational—they've fostered deeper connections and reinforced the power of financial empowerment. I'm grateful for the opportunity to be part of this journey and look forward to continuing to support our members in the years ahead!

**Mia Sidell**  
**Operations Manager**  
**IBEW 26 Federal Credit Union**



# IBEW 26 FCU



## YOU'RE UNION WE'RE UNION!

Here for all of your financial services!



### Our Services

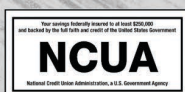
- Checking and Savings Accounts
- Direct Deposit and Payroll Deduction
- Credit Builder Loans
- FREE Credit Counseling and Financial Solutions
- Family Membership
- Money Orders - Wire Transfers



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**For more information,  
Call or Visit:**

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# IBEW 26 FCU



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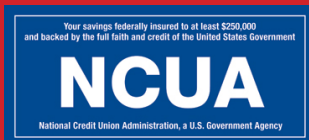
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## KEEP US IN THE LOOP!

*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!*



## 2025 Annual Meeting of the Membership

Our Annual Meeting will be held on April 22, 2025 at 2:00 p.m. at our Lanham branch located at 4371 Parliament Place, Lanham, MD 20706. Please RSVP by April 14, 2025 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 three vacancies on the Board of Directors. If there are no nominations made by petition, then these nominees will be elected by acclamation and their election will be confirmed at the 2025 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 Thursday March 13, 2025

### BOARD OF DIRECTORS NOMINATIONS

#### Joseph F. Dabbs

Joe Dabbs started serving IBEW 26 Federal Credit Union as a volunteer on the Supervisory Committee in 2003. His present position is on the Board of Directors. Joe started his career with IBEW Local 26 in 1981. He started in the Residential program, completed the Apprenticeship program becoming a Journeyman Electrician. He has his Master License and carries licenses for Maryland, Virginia and the District of Columbia. He has served IBEW Local 26 on the Examining Board, Executive Board, Trustee for the Annuity Fund, JATC, Pension Fund, H&W Fund, LMCC, and as a Business Agent, Organizer, Financial Secretary and currently serves as Business Manager.

#### 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, then completed the A Apprenticeship Program to become a Journeyman Electrician. He served on the JATC Review Board for 3 years. He went to work with various contractors and was an assistant Project Manager with Fischbach & Moore at the Ronald Reagan Building in charge of billing and purchasing. He returned to Potomac Testing in 1998. At Potomac Testing he performed testing aspects of AT&T's power systems. He also performed 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 performed various testing of electrical systems. Keith retired from the Union in 2020 and continues to volunteer for the Credit Union.

#### 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 retired as CEO in 2024. 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.

### Life events that affect your account?

### Have you had changes in your life?

- Marriage
- Divorce
- Birth
- Death

### Please contact our office to verify who you have listed as:

- Payable on death (beneficiary)
- Joint Owner

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