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





Visit Our Website Online Banking

Apply for a Credit Card!

The Union Dollar News

September 2025

Your credit tells your financial story - but what if the story lenders see isn't accurate?

The power is in the details - and your credit report tells the story. Every payment, every account, every update... it's all in there. But if the details are wrong, so is the story lenders see. And that can cost you higher interest rates, denied applications, or missed opportunities.

With IBEW 26 FCU's Credit Score Solution - available right now in your mobile banking app and online banking - you can:

- See Your Credit Score Instantly Anytime, anywhere.
- Download Your Full Credit Report For free, whenever you want.
- Track Progress Daily Without hurting your score.
- Get Real-Time Alerts Know the moment something changes.
- Fix Errors Fast Dispute inaccuracies before they cost you.

Your credit is your reputation. Protect it, improve it, and put it to work for you starting today.



POWER IN THE DETAILS

YOUR CREDIT REPORT TELLS A STORY



MONITOR & MANAGE

- Check It Often: Stay on top of your credit health
- Free Access: View your full report anytime in online & mobile banking
- Fix Fast: Dispute errors and protect your score

WHY IT MATTERS

- <u>Trusted By:</u> Lenders, landlords, insurers, employers
- Catch Errors: Improve your score instantly
- Prevent Fraud: Spot identity theft early
- Plan Ahead: Use insights for major purchases





WHAT'S INSIDE

- Account: Loans, mortgages, credit cards
- **History:** Payments, inquiries, employment
- <u>Public Records:</u> Bankruptcies, liens, collections

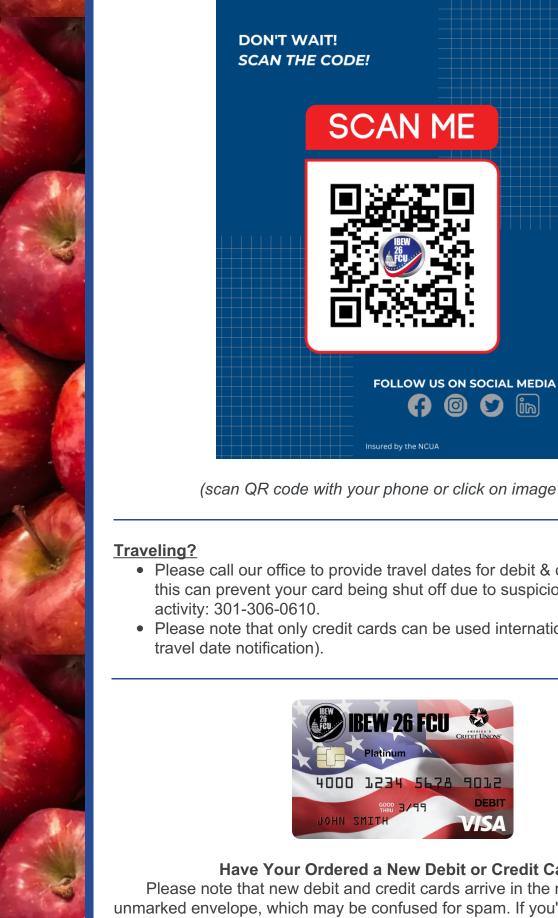
Log into your mobile banking app or <u>online banking</u> to access your credit score and report for free!

Shopping for a new vehicle? We have a great deal for you!

<u>Apply online today</u> or call 301-306-0610



Follow us on social media for the latest loan promotions, financial tips, & more!



(scan QR code with your phone or click on image above)

- 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
- Please note that only credit cards can be used internationally (and require



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!

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 ::

Upcoming Holiday: November 11th – Closed for Veterans Day



Thank you for your continued support!

Joshua C. Urbick 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:<u>information@ibew26fcu.com</u>

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



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