

Pacific Northwest  
**IRONWORKERS**  
FEDERAL CREDIT UNION

Large enough to serve you..small enough to know you!

## Stop Being Nickeled and Dimed

Open a Credit Union checking account

Have you been thinking about moving your checking account from a bank to Pacific NW Ironworkers Credit Union but think it's too much hassle? Do you hear that? It's your money calling out to you, "Save me!"

Switching to a Credit Union checking account is a smart and easy financial decision. Why stay with a bank that charges you fee after fee for basic services? Some banks charge \$.50 for each remote deposit. Some charge \$10, \$12 or even \$25/month service fee if you don't have a minimum balance in your account! No one should pay a bunch of fees just to be a customer. Pacific NW Ironworkers Credit Union makes it easy to keep your money where you need it - in your pocket!

With every Pacific NW Ironworkers Credit Union checking account you'll receive a Visa Debit Card, the convenience of Direct Deposit for your paycheck, Social Security or other recurring checks, overdraft protection, online banking, and access to more than 28,000 surcharge-free ATMs. Plus all deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

Why do we offer truly FREE checking? Because as a non-profit financial cooperative, you're an owner and a member of the Credit Union, not just a customer. We're able to return our profits back to our owner members by offering better service, better rates, lower fees and special discounts. It's a simple philosophy of "people helping people."

We'll make the process of switching your checking accounts as simple as possible for you! Stop by a branch or call a representative at **1-877-769-4766** to open your checking account. Stop paying fees and start saving today!

### Our members get truly FREE checking accounts!

- No minimum balance
- No monthly fees to use your debit card
- No service fees
- No fees to use ATMs
- Free Online Banking
- Free Remote Deposit
- Free e-Statements

## They Saved and Won

You can win cash for simply saving!

Save to Win - our multi-state, prize-linked saving program - is up and going strong. 16 members have won \$1,025 to date, and we're not stopping there!

### If you haven't started saving yet, here's how it works...

Save to Win rewards members for contributing to their own savings account. Just open a 12-month Save to Win share certificate with at least \$25, and you'll be entered to win monthly and quarterly prizes.

In addition to gaining regular interest on your savings, each additional deposit of \$25 gives you more chances to win. Members can earn up to 10 entries per month, so the more you save, the more chances you have to win. It's a Win-Win! You could win up to \$2,500, and all of the money that piles up in your Save to Win account is yours to keep along with the interest you earned. Leave it be and there will be no fees.

To open your "Save to Win" share certificate, visit any Pacific NW Ironworkers Credit Union branch or give us a call at **1-877-769-4766**. You'll be on your way to Saving Big!

Visit [www.savetowin.org](http://www.savetowin.org) for official rules, prize eligibility, payout information and other drawing details.

## Exclusive Discount for Members

### Save up to 40% on Carhartt gear

You work hard and so should your clothes. That's why we've partnered with Carhartt to bring you an exclusive offer - Save up to 40% off Carhartt's regular prices!

#### Here's how it works:

- Visit [www.ironworkerscubenefits.com](http://www.ironworkerscubenefits.com) to view Carhartt's online catalog and Price List.
- Complete the online order form and submit.
- When you order is processed, you'll receive a confirmation email.
- Orders will be delivered to your local Union Hall in Portland, Seattle or Spokane.

As if Carhartt's reputation for hardworking clothes isn't enough, Carhartt is also a proud supporter of "Helmets to Hardhats," a national, non-profit program that connects retired and transitioning active-duty military service members with skilled training in a building trades union apprenticeship and a career in the construction industry. Save money. Get quality gear. Support your future Union Brothers and Sisters.

**SAVE TO WIN**



Apply online at [ironworkersfcu.org](http://ironworkersfcu.org) or give us a call at 1-877-769-4766. Don't wait to start saving. Call today

## Is Your Loan at Another Financial Institution?

Refinance your summer toys with us and save!

Was it an impulse purchase? You just HAD to have it? Your family begged until you gave in? Maybe it was love at first sight when you bought your car, truck, boat or RV and the price just didn't matter. If you got your loan from another bank or financial institution, Pacific NW Ironworkers Credit Union can likely reduce your payment with a Loan Refinance.

If lower payments aren't enough to peak your interest, perhaps a vacation will! You can even take equity out of your vehicle to pay for other expenses, like that vacation you've been dreaming about or paying off higher rate credit cards.

### Pacific NW Ironworkers Credit Union Loans feature:

- Auto Loan rates starting as low as 2.99%\* APR
- Recreational Vehicle Loan rates starting at 5.99%\* APR
- Finance up to 100% of the purchase price for qualified borrowers
- No pre-payment penalties
- Easy payment options with flexible terms up to 120\*\* months for RV Loans

Don't wait to start saving. Call today! It's fast and easy. Give us a call at 1-877-769-4766 or apply online at [ironworkersfcu.org](http://ironworkersfcu.org).

Loan Refinance Savings					
Lender	Rate	Amount Borrowed	Term	Payment	Savings
Ironworkers FCU	5.99% APR	\$20,000	60	\$386.56	---
Other Lender	7.99% APR	\$20,000	60	\$405.43	\$1,132.20
Other Lender	9.99% APR	\$20,000	60	\$424.84	\$2,296.80
Other Lender	15.99%	\$20,000	60	\$486.25	\$5,981.40

\*Rates are based on an evaluation of credit history and other factors specific to your loan and may be higher than the lowest rate published. \*\*Maximum loan term determined by loan amount and collateral.

## E-Statements

If you're ready to free your kitchen counter or desk from extra paper, then it's time to go paperless with Pacific NW Ironworkers Credit Union's e-Statements. E-Statements are safe, secure, fast, and FREE!

### Benefits of e-Statements include:

- View anywhere/anytime when you log into Online Banking
- Ready on the first day of the month
- Retrieve up to 60 months of statement history with the click of a button

Setting up e-Statements is easy, give us a call and we'll sign you up.

For more information about e-Statements or other Online Banking services, visit our website at

[ironworkersfcu.org](http://ironworkersfcu.org) or call us at 1-877-769-4766.



Proudly Serving Ironworker members and their families in Affiliated Local Unions 14, 29, 86, 506, 516 and 751

### PORTLAND BRANCH

M - F 9:00 am - 5:00 pm  
11620 NE Ainsworth Circle, #400  
Portland, OR 97220  
Phone: (503) 774-3848  
Fax: (503) 774-7619

### SEATTLE BRANCH

M - F 7:30 am - 4:00 pm  
4550 S 134TH Place, Suite 103  
Tukwila, WA 98168  
Phone: (206) 835-0150  
Fax: (206) 835-0207

### SPOKANE BRANCH

M - F 9:30 am - 4:00 pm  
16610 E Euclid  
Spokane, WA 99216  
Phone: (509) 326-2485  
Fax: (509) 326-1128

## Member Spotlight



Ron Pate, Ironworkers Local 86, Seattle

**"Corina Ruiz has always been helpful. She's helped when I've been out of state on jobs and needed to pay my dues. She's worked with me on my credit."**

An Ironworker since 1998, Ron Pate is a loyal credit union member who has taken advantage of many of the financial services Pacific NW Ironworkers Federal Credit Union offers. After hearing about the Credit Union from a representative during one of his classes in 2000, he joined because "it made sense since it's specifically for Ironworkers." From savings and checking accounts to auto loans and online banking, Ron uses the credit union because "it's the smart thing to do!"

The personal service Ron receives from the Credit Union plays a key role in his loyalty. "Corina Ruiz has always been helpful. She's helped when I've been out of state on jobs and needed to pay my dues. She's worked with me on my credit."

"They really know the ins and outs of being an Ironworker. They understand how the job works," says Ron. "I tell co-workers that no one beats the credit union rates, and being familiar with the trades, [the Credit Union] provides real personal service!"

At Pacific NW Ironworkers Federal Credit Union, it's our mission to remain small enough to be able to help our members one-on-one, but big enough to provide them with all the financial services they need. We are the "go to" people when our members need assistance with any aspect of their financial lives.

If you or any of your fellow Ironworkers have questions, just pick up the phone. We're here for YOU!

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Toll Free:  
1-877-769-4766 (877-PNW-IRON)  
Telephone Teller - SPUD:  
1-877-769-7783 (877-PNW-SPUD)



[www.ironworkersfcu.org](http://www.ironworkersfcu.org)