

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

Bridging Our Members' Financial Needs Since 1960

Earn up to
12x MORE MONEY
with YOUR Credit Union as compared to banks!

TOGETHER WE ARE STRONGER

Break up with your bank and get treated better!

Thank you for continued Pacific Northwest Ironworkers Federal Credit Union membership. It is our mission to help all Ironworkers reach their financial goals, and your account plays a vital role in the Credit Union's success.

Did you know a bank's priority is to put money in the pockets of their investors - not their customers? Unlike banks, credit unions are not in business to make a profit. We return our profits back to you, our members. It's a way that you help your fellow Ironworker Brothers and Sisters.

With the recent revelation of questionable, even unethical, practices by banks, it's time

to divest from those financial institutions and deposit your money into YOUR credit union, a financial institution whose values match your own - doing what's best for you and Ironworkers. If you have other checking, savings, retirement accounts or investments with a traditional bank, based upon the high fees and low rates of return, you probably know that they don't have your best interest in mind.

No matter how much you have in the bank or what type of accounts you have, you can easily transfer it into a credit union share account, money market account, IRA account, or Share Certificates/CDs.

Whether it's \$100, \$1,000 or \$100,000, we can invest it for you, and your money will earn 12x more interest than it would in a traditional bank.

We know your money is important to you, just like our members are important to us. It's time to do the right thing and invest your money with a financial institution whose values align with yours.

Getting started is easy, just transfer over any investment account by making a deposit into your account. Contact us directly at **1-877-769-4766**, we are happy to help.

Best regards,
Teri Robinson, CEO

WHAT WOULD YOU RATHER EARN?



APR Savings Rate Comparisons

Account Type	Ironworkers FCU	Bank of America	Chase	Wells Fargo	US Bank
ACCOUNT MINIMUM	\$100	\$10,000	\$10,000	\$10,000	\$10,000
Share	.10% APY*	.03% APY	.01% APY	.01% APY	.01% APY
Money Market/Special Club	0.50%	.03%	.03%	.03%	.05%
CDs/Share Certificates					
6mo	.40%	.02%	.01%	.01%	.05%
12mo	.85%	.05%	.01%	.05%	.10%
24mo	1.25%	.10%	.05%	.15%	.20%
36mo	1.25%	.12%	.05%	.20%	.35%
48mo	2.00%	.15%	.10%	.25%	.50%

*Annual Percentage Yield. Rates as of 3.7.17. Pacific NW Ironworkers FCU only \$100 minimum deposit to earn listed APY. Bank minimum of \$10,000 deposit to earn the listed APY.

GROW YOUR MONEY WITH IRONWORKERS

IT'S AS EASY AS 1, 2, 3



1. Break up with your bank by taking your money out of that institution.



2. Make a deposit into your new Ironworkers higher-interest account.



3. Sit back and watch your money grow!

Don't Just Cash Your Check!

Credit Union offers so much more!

Maybe you became a member of Pacific NW Ironworkers Credit Union so you could cash your Vacation Check. Maybe you opened an account just because you needed a savings account. Whatever the reason for becoming a Credit Union member, we're glad you did!

As a member of Pacific NW Ironworkers Credit Union, you have access to a wide range of products and services - all intended to help make your financial life a successful one. If you still hold accounts with a traditional bank, you should know that YOUR credit union has all the same services PLUS offers higher interest rates on money market and savings accounts and lower rates on loans!

A Checking account that's right for you

If you're fed up with all the fees you're charged for your checking account at a traditional bank, then a Pacific NW Ironworkers Credit Union checking account is for you. Pacific NW Ironworkers Credit Union offers FREE checking accounts because we value our members. We don't charge you to be our customer - you're an owner and we value your membership!

No monthly fees to use your debit card. No service fees. Surcharge-free CO-OP ATM's. And it's easy to get started! Give us a call at 877-769-4766 today to open your new checking account.

No hassle loans

As a full-service lender, Pacific NW Ironworkers Credit Union offers many loan options for you - no matter what your credit score may be. We understand what Ironworkers need and how your needs may be different than others.

We'll sit down with you, check your credit score, then help you decide the right credit

program for your specific needs. Whether it's a revolving line of credit or a short-term loan, our experienced staff will help you find a loan that fits your needs so you can make 2017 the best it can be.

After determining the loan that works best for you, we'll take the hassle, paperwork and stress out of applying for a loan. If you'd like to save time and apply online for your loan, it's easy to do. Visit our website (www.ironworkersfcu.org), click on "LOANS" in the top menu, then click on "Apply Now!" All the messy paperwork is left behind. Just fill out your information and submit. A loan officer will review your information and contact you within one business day.

Of course, we're happy to assist you by phone or in-person too. Just give us a call at **1-877-769-4766**. An easy, hassle-free loan process - It's our commitment to you!

Our free checking accounts come with all these benefits:

- Mobile Banking
- Mobile Deposits
- Online Banking
- Direct Deposit
- Payroll Deduction
- Automatic Loan Payments
- Surcharge-free CO-OP ATM Access
- Visa Debit Card
- Overdraft Protection
- Bill Pay

Member Spotlight

Paul Diaz, Ironworkers Local 29, Portland



If there was ever a poster child for Pacific NW Ironworkers Credit Union, Paul Diaz might be it.

An Ironworker for 13 years and a member for 11 years, Paul is a true believer in the benefits of the Credit Union. From checking and savings accounts to home loans, Union dues auto-deductions and life insurance, Paul uses the Credit Union's products and services to their fullest.

"When I joined, I had bad credit," says Paul. "They really helped me out. They look at things like work history rather than credit scores. You don't find that at other banks." Several years ago, Paul was looking to the future and thinking about purchasing a home. He talked with Teri Robinson about what it would take to get a home loan.

Teri worked with Paul to create a plan that included debt consolidation as well as other ways to improve his credit score. "It was a three year process," Paul explains, but once he got on track for the home loan, "it was smooth sailing!" Paul worked with Logan Rutherford to apply for his home loan and really appreciated the ease of the process. "They understand the logistics of the job. The ups and downs in the work and paychecks."

When it comes to spreading the word about the credit union, Paul isn't shy about telling his co-workers about the benefits either. "I tell them they are willing to help you, just like they helped me!"

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!

Lend a Hand

Volunteer for YOUR Credit Union
Pacific NW Ironworkers Federal Credit Union is currently seeking new members for the Credit Union's Board of Directors and volunteer Supervisory and Nominating committees. If you are interested in helping to ensure YOUR credit union operates smoothly and efficiently, contact Mark Lautenschlager on the nominating committee at board@ironworkersfcu.org. Elections will be held at the Annual Meeting on May 10.
Applications are due by April 28, 2017.

Location:

Pacific NW Ironworkers
FCU - Portland Office
11620 NE Ainsworth Circle
Portland, OR 97220
**RSVP by April 28
to 1-877-769-4766**

56th Annual Meeting

The Pacific NW Ironworkers Federal Credit Union Annual Meeting will be held on Wed., May 10 at the Pacific NW Ironworkers Credit Union Portland Office. We invite you and your family to join us for an afternoon of food, friends and festivities.

Wednesday, May 10, 2017

Ironworkers Local 29 Retirees Luncheon
12:00-1:30 p.m. - Lunch & Meeting
(Lunch will be provided)

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

Pacific Northwest
IRONWORKERS
FEDERAL CREDIT UNION

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



www.ironworkersfcu.org