

Time to Ditch Your Bank

Join the Credit Union Revolution

Even as unscrupulous practices by some traditional banks have come to light in the past year, many banks continue to levy high fees on customers, and some business practices are still coming into question. If you're still wavering about making the Credit Union your "bank of choice," we promise to make the transition as smooth as possible. 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 or 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. 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.

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, Club 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 10 times more

interest than it would in a traditional bank. Switching to a Credit Union checking account is a smart and easy first step.

Our members get truly FREE checking accounts!

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

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 30,000 surcharge-free ATMs. Plus all deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

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.

We'll make the process of switching your 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!

Are You Saving Yet?

Win cash just for saving

Save to Win - our multi-state, prize-linked saving program - has been going strong for nearly two years now, and our members have won thousands of dollars so far. And there's no end in sight!

Here's how it works...

Open a 12-month Save to Win share certificate with at least \$25, and you'll be entered to win monthly and quarterly prizes. Save to Win rewards members for contributing to their own savings account. You earn regular interest on your savings, plus each additional deposit of \$25 gives you more chances to win. You can earn up to 10 entries per month - so the more you save, the more chances you have to 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 for official rules, prize eligibility, payout information and other drawing details.

You're Invited to the 57th Annual Meeting!

Mark your calendar for May 9!

The Pacific NW Ironworkers Federal Credit Union Annual Meeting will be held on Wednesday, May 9 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 as we celebrate 57 years of credit union pride!

Wednesday, May 9

12:00-1:30 p.m. – Lunch & Meeting
(Lunch will be provided)

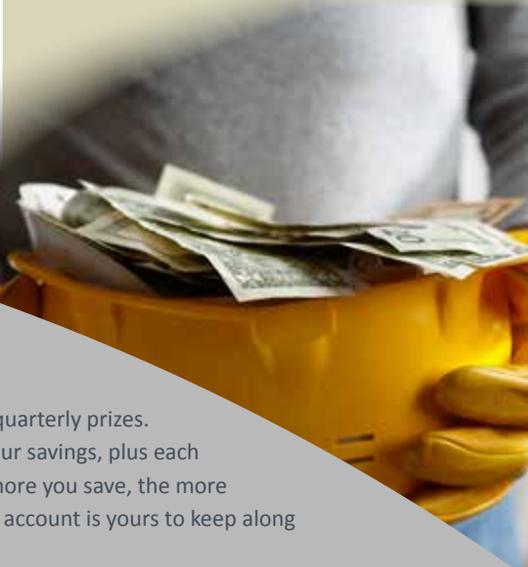
Location:

Pacific NW Ironworkers FCU
11620 NE Ainsworth Circle, Portland, OR
RSVP by April 27 to 1-877-769-4766

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 9. **Applications are due by April 27, 2018.**



Member Spotlight



Durand Jones
Ironworkers Local 29, Portland

“A lot of people don’t realize either, how much Teri does for the Credit Union,” Durand comments. “She is amazing when it comes to helping members. She can move mountains!”

Durand Jones joined the Credit Union in 2011 when he became an Ironworker and since then has become a huge fan and advocate for all the Credit Union has to offer.

Showing his kids - he has five of them - how to save money as well as having a reliable place for doing his banking is important to Durand. When he travels for work, he uses the remote deposit feature in the mobile banking to deposit his checks because it’s a convenient way to make sure his wife and kids are secure and taken care of. But mobile banking isn’t the only thing Durand loves about the Credit Union. “I love the comradery that you feel when you walk into the branch,” says Durand. “Everyone knows me - and the other members. I feel like I work there, really! I don’t just feel like a customer. Everybody is so cool!”

Durand credits Teri Robinson, Jamie Koster, Kathrine White, Lacey Meyer and Michele Lenox for lots of great experiences at the Credit Union and remembers a particular time when he was in the market to purchase a new van for his family. He found a van that he wanted to buy and called the Credit Union to help with the purchase. “It was so simple,” remembers Durand. “One phone call, they cut the check, no DMV, done. It was that easy. Everything was done!” “Now my kids are so quiet in the back of the van,” says Durand happily.

“A lot of people don’t realize either, how much Teri does for the Credit Union,” Durand comments. “She is amazing when it comes to helping members. She can move mountains!”

First Time Homebuyer Help

Tips for navigating your first home purchase

Buying a home is a huge financial decision. Whether you’re a first-time buyer or a seasoned pro, Pacific NW Ironworkers Credit Union can help you navigate the ins and outs of the mortgage process.

If you’re just starting to think about buying a home or are already looking, these five tips will help you along your home buying journey.

1. Get your down payment ready

It’s not required on all types of mortgage loans but having a 20% down payment is an excellent idea so you can start building equity on your home right away. Having a 20% down payment will also save you money as PMI (private mortgage insurance) will not be required.

2. Boost your credit-worthiness

Getting approved for a mortgage largely depends upon your credit score. Before you apply for a loan, try to reduce any large balances you have on credit cards and loans, pay more than the minimum every month on your credit cards, and pay your bills on time. Your credit score will improve, and this demonstrates your ability to handle credit responsibly. If you need help with improving your score, give us a call and we’ll work with you to develop a plan to boost your score before you apply for a mortgage.

3. Get to know the types of mortgage loans available

There are many types of loans available - each having advantages and disadvantages. Fixed rate and adjustable rate mortgages are only two of the many different loans available for home buying. Know your options so you can choose the best one for your needs.

4. Remember other associated costs

When buying a home, a mortgage isn’t the only cost you should consider. Homeowners have to pay insurance, property taxes, HOA (homeowners association) fees, and more. Be sure you have all extra costs built into your budget.

5. Get professional guidance

If you have questions about how a mortgage can fit into your monthly budget, what different loan options are available to you or what the home buying process looks like, we can help! Pacific NW Ironworkers Credit Union representatives and our mortgage partners at Consolidated Federal Credit Union are here to help you navigate the process.

When you’re ready to start, give our mortgage specialist **Kathrine White** a call at **877-769-4766**. She can provide a free loan review or get you a free loan pre-approval before starting your search.

CO-OP ATMs Have You Covered

Access your money from coast to coast

CO-OP’s nearly 30,000 ATMs and 5,000+ shared branches means you have more direct, surcharge-free access to your money than most traditional bank customers do.

Finding an ATM or shared branch is easy!

- Download the “COOP ATM Shared Branch Locator” app on your phone (Available for both iPhone and Android devices)
- Visit www.co-opcreditunions.org/locator/
- Call 888-SITE-CO-OP
- Text a Zip Code to 91989 to find nearby ATM and Shared Branch Locations
- Inside the Ironworkers CU Mobile App visit the Branch/ATM Locator

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)

