

## Get Your Debt In Check

A consolidation loan can make your life simpler

If keeping track of when all your loans and credit cards have payments due is becoming a full time job, it may be time to consider consolidating all your debts.

Pacific NW Ironworkers Credit Union has options for you if you are looking to consolidate your debts and have just one payment each month. This is a good option for members who have balances on multiple high-interest rate credit cards or loans.

By taking out one lower-interest-rate loan to cover all these balances, you will save money, pay off your debt sooner, and reduce your stress by only having one payment to make each month.

If you think debt consolidation might be right for you, give us a call at **1-877-769-4766**. We will work with you to find the right solution for your situation. It's our goal to make your financial life the best it can be!

\*APR = Annual Percentage Rate. All rates and programs are subject to change at any time. Rates are based on your credit history and current credit report. Loan term may be based on amount financed, age of collateral and your credit score. All loans are subject to credit approval. Rates are based on creditworthiness, so your rate may differ.

### There are several loans available when you are considering consolidation:

- Signature Loan - No collateral is needed. You can borrow up to \$7,500 using just your signature and your credit history. Rates as low as 9.99%\*
- Line of Credit - It's like a credit card, but with no card. Use as much or as little as you need and accrue interest on only the amount you've borrowed. Rates as low as 9.99%\*
- Secured Loan - If you have collateral, such as a car or home, a Secured Loan can be used for consolidating your debt. Rates as low as 3.99%\*

## Old Fashioned Honesty and Integrity

Remembering our past in a new year

The exceptional value we place on our members and the service we provide to them has been a constant throughout the Pacific NW Ironworkers Credit Union's 57 year history. One of the pioneers of the credit union movement in the early 20th century, Roy Bergengren stated the importance of credit unions this way:

*"Let us not fool ourselves. Credit unions are made of fine or average human character. We must every so often review our humble beginnings and rediscover what traits of human character made the present staffing growth of the credit unions possible. We must grow big, without growing "biggity." We must constantly increase in size and potential power without ever losing sight of the individual borrower and his very personal problems. Having been entrusted with a few things, we must prove our worth to be master over many things.*

*Credit unions are not banks, they are institutions of the people which are finer than any banks because they are operating way down at the level of the people. They are banking democracy and our great responsibility is to prove constantly our ability to operate in large fields with the same old fashioned honesty and simplicity which made credit unions so very exceptional in the beginning."* — Roy Bergengren

Roy Bergengren's words are as meaningful today as they are when he said them nearly a century ago. Honesty, integrity and service are values that every Pacific NW Ironworkers Credit Union board and staff member embody. Every day, we appreciate the trust you, our members, have in us, we look forward to being your financial partner for many, many more years!

**Here's to a happy and healthy 2018!**  
**Teri Robinson**

## Sign Up For E-Statements

Fast delivery, better for the environment

When you sign up for E-Statements, there's no more waiting around each month for your statements to arrive in the mail. You can view your statements instantly and on the first day of the month, which means if you see any suspicious account activity, you'll be able to report quicker.

Additionally, there will be no more piles of paper to clutter your desk - and that saves trees and resources. It a win for you and the environment!

Signing up for E-Statements is easy. Just sign into your online account and if you are not already signed up for E-Statements you will be prompted to elect it. You can also contact the credit union to sign up at **1-877-769-4766**.

# PTO Loans=Higher Credit Rating

Access to your PTO/Vacation fund & boost your credit score

If boosting your credit score or adding to your credit history is on your priority list for the new year, taking out a new PTO Loan might be perfect for you.

Many people, especially young adults, don't have enough credit history to make them eligible for credit cards or loans - making a new car or home out of reach. Adding accounts to your credit history doesn't mean you have open up a bunch of credit card accounts and charge a bunch of money on them. There are ways to establish a history without going into debt.

As you may know, you are eligible to access the money in your PTO/Vacation account just once every trimester (January 1 - April 30, May 1 - August 31 and September 1 - December 31);\* however, Pacific NW Ironworkers Credit Union now offers a secured PTO Loan that allows you to "borrow" your funds whenever you need or want to.

With a PTO Loan, a payment is automatically paid at the end of the trimester, establishing an on-time payment history. As payment history comprises 35% of your credit score, the auto payment feature of the PTO Loan will help your score immensely.

For more information about your PTO Vacation account or to apply for a PTO Loan, give us a call at 1-877-769-4766 or stop by your local branch office.

*\*Additional withdrawals allowed due to illness. To request a withdrawal due to illness, contact your local union office and complete the Sick Leave Payment Request Form.*



**TIRED OF FORGETTING TO PAY YOUR DUES?**

Sign up for Auto Dues Deduction from your Credit Union Account and avoid paying fees if you forget to pay your dues!

Sign up at: [www.ironworkersfcu.org/forms](http://www.ironworkersfcu.org/forms)

## Tax Time is Coming

TurboTax can help ease the pain

TurboTax is America's #1 online tax preparation service and offers a 100% guarantee for accuracy and maximum refund. As an Pacific NW Ironworkers Credit Union member you can **save up to \$15 on TurboTax products** when you purchase through the credit union.

**Some of the valuable tools you receive with TurboTax include:**

- **CompleteCheck™** - A comprehensive review of returns that walks you through any changes to make sure nothing gets missed.
- **SmartLook™** - Connect with an expert right on the screen to get answers when you need them.
- **Snap. Tap. Done.™** - Take a photo of your W-2 from their smart phone or tablet and automatically upload the information to your TurboTax account.

Visit [ironworkersfcu.org/OnlineResources/TurboTax](http://ironworkersfcu.org/OnlineResources/TurboTax) to get started!



## Member Spotlight



Tyler Simdorn  
Ironworkers Local 29, Portland

**"Everyone knows my name. They even know my voice. They aren't trying to just get another fee from us like banks. They are working in our favor."**

As a new Ironworker, Tyler Simdorn first learned about Pacific NW Ironworkers Credit Union through his orientation program. Though the cool-looking debit card initially drew him, the incredible service he's received from the credit union staff has turned him into a loyal member.

"I came in with horrible credit," says Tyler. "I told them that I wasn't financially savvy. They worked with me to get a line of credit and a vacation loan so that I would have some revolving credit. That helped build my credit score." In addition, Tyler credits Teri Robinson and Michele Lenox for helping him pay off some debts that were in collections. "They spoke on my behalf to the collections agencies," Tyler says, and were able to settle the accounts for him. "I would never have known who to call for that."

His list of advantages of being a credit union member are long: Winning a couple times in the "Save to Win" program - "It's like free money!"; Improving his credit so he could finance his first car; "Everyone knows my name. They even know my voice."

Tyler isn't shy about telling his co-workers about the credit union either. "I tell them they are there for us. They aren't trying to just get another fee from us like banks. They are working in our favor."

*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!*

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)

**PORTLAND BRANCH**  
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[www.ironworkersfcu.org](http://www.ironworkersfcu.org)