

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



## Financial Fitness in 2019

### Make Your Resolutions a Reality

Ever wonder why some New Year's resolutions pop-up year after year but don't seem to get much traction as the calendar turns? According to researchers, the key is to be as specific as possible and break things up into attainable tasks. If you've included resolutions to "save money," "make a budget," or "get my finances in order" here are a few ways to make them happen.

### Consolidate Your Debt

The Ironworkers USA Credit Union Visa Credit Card is a great way to consolidate your debt, or pay off those holiday expenses quickly, without paying an annual fee. This new credit card offers introductory rates starting at 0.00% APR on new purchases for six months and 4.99% APR on balance transfers based on approved credit (OAC). Regular rates will start at 8.99% APR OAC. Call us or stop in to a branch today for an application. We also offer debt consolidation loans with rates as low as 9.99% APR.

### Use Your Resources

Our website has a wide assortment of online resources including calculators for credit card payoff and mortgage payments as well as budgeting tools and free financial counseling through our partner BALANCE. Check out all the personal finance resources we offer under Online Resources on IronworkersCU.com today.

### Find a Better Rate

Is it time to refi your car or truck? We offer great rates on loans through Ironworkers USA Credit Union, and you can apply

online when it's convenient for you. At Ironworkers USA Credit Union you don't need to worry about having perfect credit to qualify because life happens - we get that.

### Pay Yourself First

It's a popular phrase among financial professionals these days - and for good reason. It's important to put a portion of each paycheck, even if it's a small amount, into your savings account so you can build up an emergency fund or retirement nest egg. By setting up an automatic transfer every two weeks or month (depending upon your pay schedule), you will "pay yourself first." It's a great savings strategy that you won't even have to think about!

Ironworkers USA Credit Union has multiple types of saving accounts to choose from. Whether you want to use your basic Share (Savings) Account, an All Purpose Club Account, IRA, Christmas Club or Kid Account, we will help you set up a savings plan to fit your financial goals.

Call us today at **877-769-4766** or visit a branch to talk about your financial goals for 2019. We're here to help!



## Welcoming Members from Coast to Coast



You may have noticed we're starting to implement some of the changes we have planned in order to serve Ironworkers and their families nationwide. Since approval from the National Credit Union Association in May, we've been working on a plan that will invite 90,000 Ironworkers from across the country to become members of our credit union family.

We're expanding services like mobile banking, transfers between accounts, mobile deposits, and shared ATM locations to enable more Ironworkers to experience the excellent member service we've offered in the Pacific Northwest for almost 60 years. Our membership has grown 15% this year to 6,100 Ironworkers and their families, and we're looking forward to continued growth in the coming years. Word of our expansion is spreading. "Everyone is excited to learn there is a credit union just for Ironworkers and are anxious to use all the programs and tools we have to offer," says Teri Robinson, CEO of Ironworkers USA Credit Union.

### We're also reaching more with our "Pocket Pride" by offering a VISA Credit Card in early 2019!

Your money will stay within the Ironworker family. Benefits will include 0% APR intro rate for 6 months on purchases and 4.99% APR on balance transfers for 6 months (must be new money from another financial institution). After the introductory period has ended, you will still enjoy a low rate between 8.99% - 18% APR and no annual fee! Worldwide access to your credit union just got easier!

## Keep us in the Loop

### Moving? Traveling? Let Us Know!

We're always on the lookout for fraudulent and unusual activity on your accounts. Be sure to keep us updated with your address, cell phone number and email so we can contact you in case of a suspected issue. Also, if you are traveling - whether it's outside the country or just outside your home state - call **877-769-4766** or visit a branch and let us know your plans so we can prevent any inconvenience from a flagged transaction.

### FREEZE IT...FROM YOUR PHONE WITH OUR MOBILE APP

Did you know that if your debit or credit card is lost or stolen you can quickly "freeze it" right from your mobile device? If you find your card, you can simply go back into your mobile account and reactivate it. If you permanently lose it or it's stolen, a message will appear giving you our phone number to call to request a replacement.

Remember...assistance for your debit card is also available for you 24 hours a day, seven days a week by calling 888-526-0404.



Find "Freeze It" in the Mobile App under Under Remote Cards



Select the card number under "Remote Cards"



Click "Disabled." This allows you to unblock if you find the card



Call Kathrine White  
at 877-769-4766  
for a free loan review  
or to get you a loan  
pre-approval today!

## It's a Great Time to Buy a Home!

We're here to help with all your Mortgage needs.

Experts agree that the current trend in real estate is headed toward a buyer's market. That means if you're in the market for a new home, the time is right to start looking!

The Federal Reserve hiked interest rates four times in 2018, which has brought mortgage interest rates to just under 5% for a 30-year, fixed-rate loan. This interest rate may seem high by today's standards; however, it's low compared to rates in the pre-financial-crisis era. Freddie Mac statistics show that in 2008, 30-year, fixed-rate mortgages were as high as 6.5%, and in 2000, rates skyrocketed to 8.5%. Let's not even talk about the crazy 17% rates in 1982!

If you think today's interest rates will work with your budget, the next step is to start thinking about what type and how much home to buy. According to the National Association of Realtors, there was a 4.4 month supply of unsold homes in September, which means buyers have a good supply of homes from which to choose. There's less competition from other buyers since many are choosing to wait to purchase

homes because of the higher interest rates. So if you're ready to buy, it's a great time to begin shopping around.

Ironworkers USA Credit Union is your partner in the home buying process. From deciding the right type of loan (30-year fixed-rate, VA, FHA, first-time buyer programs) to securing financing, processing your loan, and answering questions about credit scores, closing costs, budgeting, and more, we are here for you. Ironworkers USA Credit Union representatives and our mortgage partners at Consolidated Federal Credit Union will help you navigate all the often-confusing aspects of purchasing a home.

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.



## Tax Time Is Right Around the Corner

### TurboTax Discount for members

Even though tax season is just a few short months away, there's no reason to panic. Ironworkers USA Credit Union has partnered with TurboTax to offer members a discount on federal tax preparation. Ironworkers USA Credit Union members with simple federal tax returns can prepare, print and e-file for FREE with TurboTax Federal Free Edition and receive up to \$15 off TurboTax's other products.

With TurboTax, you can relax knowing that your taxes are done right. TurboTax offers step-by-step guidance with customized questions about your job, family and life ensuring that you get every penny you deserve. Plus, you'll receive year-round help from tax experts so all your questions can be answered one-on-one.

### Visit [IronworkersCU.com/Online Resources/TurboTax](http://IronworkersCU.com/OnlineResources/TurboTax)

Start TurboTax for FREE today!

**PORTLAND BRANCH**  
M - F 9:00 am - 5:00 pm  
11620 NE Ainsworth Circle, #400  
Portland, OR 97220  
Phone: (503) 774-3848  
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**SEATTLE BRANCH**  
M - F 7:30 am - 4:00 pm  
4550 S 134TH Place, Suite 103  
Tukwila, WA 98168  
Phone: (206) 835-0150  
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**SPOKANE BRANCH**  
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16610 E Euclid  
Spokane, WA 99216  
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## Member Spotlight



**Ryan Hubler,**  
Ironworkers Local 29, Portland  
...and his new truck and trailer!

While Ryan Hubler is a relative newbie to the Ironworkers USA Credit Union, having only become a member in the early spring of 2018, he's already a seasoned pro at using the Credit Union's products and services to their fullest extent.

"I joined because of the good things that were shared during my apprenticeship orientation about the Credit Union helping people get to their job sites out of town when they couldn't afford to pay living expenses at home and on the road," explains Ryan. "Hearing about how and why the Credit Union was started really fit my future goals. I really wanted to travel but didn't have the resources to cover the costs when I joined the Union."

A short time after joining the Credit Union, Ryan was finishing up a job in Klamath Falls when a last-minute opportunity in Spokane presented itself. Knowing that Spokane has bad winter weather conditions, he hesitated to give a quick answer and explained that he drove a small car and was afraid he might not be able to make it to work in bad conditions. He started looking for four-wheel drive trucks that he could afford without financing. "I didn't find anything that I really wanted to trust driving seven hours to Spokane, let alone in winter conditions," says Ryan.

During his last week of work in Klamath Falls, Ryan called the Credit Union to ask if he would even be able to get a loan, knowing that his previous banks had told him his student loans or debt-to-income ratio was too high. "They said there wouldn't be a problem and asked me how much I would like!" Ryan says. "I was quite shocked and didn't really expect that answer."

"Kathrine White made my short notice travel not only possible but convenient and comfortable," explains Ryan happily. "She gave me cash instead of just a check so I could do some wheeling and dealing with the purchase of my truck and trailer. She was also able to add a little money onto the loan to cover some travel expenses."

"Long story short, I would not be in Spokane now had I not been able to get a loan to buy a truck and trailer. While working in Klamath Falls, I was paying my living expenses there plus rent back in Portland and dog sitter fees. Today, I only pay my truck and trailer loan payment, and my dog gets to stay with me! We both are having a blast on the road exploring the land and meeting new people."

*At Ironworkers USA 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!*



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

