

## Credit Union = Convenience

Why make the switch to a Credit Union?

How convenient should banking be? Super convenient! That's why Pacific NW Ironworkers Credit Union has created an easy, worry-free banking experience that's designed around your need for fast, effortless banking.

### Convenient Banking

When you bank with Pacific NW Ironworkers Credit Union, you have a variety of ways to interact with us and your money - online, on your phone or tablet, in person, over the phone, at shared branches, and at 28,000 surcharge-free ATMs.

Online banking with Pacific NW Ironworkers Credit Union gives you the option to skip the time-consuming hassle of traditional paper-based banking by giving you a quick, efficient - and most important, secure and confidential - way to manage your finances 24/7. Your online account allows you to conduct almost any transaction as you would in a physical branch, and once your account is set up, you may never want to bank any other way!

### Online banking includes:

- Balance Transfers
- Account Summary
- Bill Pay
- Direct Deposits
- E-Statements
- Loan Applications

### Mobile Banking adds:

- On-the-go availability for scheduling Bill Pay payments
- 24/7 Mobile Check Deposits
- Account access anytime, anywhere!

### Better Rates

As a not-for-profit financial institution, Pacific NW Ironworkers Federal Credit Union is able to offer our members many privileges that other credit unions or local banks can't. Because we are member owned and operated rather than driven by a for-profit corporation,

we can offer higher than average interest rates on our Share (savings) Accounts, Special Club Accounts and Share Certificates.

Moving your checking and savings accounts to Pacific NW Ironworkers Federal Credit Union is a smart solution for anyone looking to put a little extra money in their pocket. Who doesn't want that?

### More Flexibility

We know not everyone has perfect credit. There are so many reasons that an individual's credit may suffer: Hardships happen, mistakes are made, debts are forgotten. While most banks will deny loans to customers with poor credit scores, Pacific NW Ironworkers Federal Credit Union will work with members no matter what their credit situation.

At Pacific NW Ironworkers Federal Credit Union, our members aren't just numbers to us. You're our members, our friends, and our Ironworker family. That's why we're happy to work with you to help repair your credit and increase your financial well-being. Our member-focused philosophy guides every decision we make regarding credit and loans. We know that the healthier our members are financially, the healthier the Credit Union is.

To open a new Checking or Share Account or to ask a question about any product or service we offer, simply give us a call at 1-877-769-4766 or stop into a Pacific NW Ironworkers Credit Union branch. We'll be happy to get you on the road to financial security today!

## 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](mailto:board@ironworkersfcu.org). Elections will be held at the Annual Meeting on May 13. Applications are due by May 8.

## Annual Meeting

Wednesday, May 11

Ironworkers Local 29

Retirees Luncheon

12:00-1:30 p.m. – Lunch & Meeting

(Lunch will be provided)

### Location:

Pacific NW Ironworkers FCU  
Portland Office  
11620 NE Ainsworth Circle  
Portland, OR 97220

RSVP by May 6 to 1-877-769-4766





Call us today at **1-877-769-4766** to learn more about Ironworkers Protection Plan

## Better to Be Safe Than Sorry

### New Life, Disability and Unemployment Protection for Loans

When an unexpected event wreaks havoc on your life, the last thing you want to worry about is money. Unexpected life events can impact your income, making it hard for you to pay bills and meet other household obligations.

For many years, Pacific NW Ironworkers Federal Credit Union has offered optional credit life and credit disability insurance on new loans as a way to lessen the impact of an unexpected event's financial burden. After hearing valuable feedback from members and receiving requests for a more flexible and comprehensive payment protection program for loans, we are pleased to introduce the **Ironworkers Protection Plan\***.

On March 1, we began offering the new Ironworkers Protection Plan, a voluntary payment protection product that may cancel your loan payment if you experience a protected life event. The Plan offers Life, Disability and Unemployment protection. Should you become disabled due to an accident, lose your life or become unemployed, your covered loan would be paid off or payments would be made on your behalf.

As of February 29, Pacific NW Ironworkers Federal Credit Union no longer offers credit life and credit disability insurance on new loans; however, if you have existing credit life and/or credit disability insurance coverage, underwritten by CMFG Life Insurance Company, it will remain in place until you repay, refinance, close your loan, or the group policy is cancelled. If you'd like to replace the credit life and/or credit disability insurance coverage on your current loan with the new Ironworkers Protection Plan, open enrollment will be offered through June 30, 2016.

**Call us at 1-877-769-4766. We are happy to help and look forward to assisting you with your loan protection needs.**

\* Your purchase of Ironworkers Protection Plan is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of the Ironworkers Protection Plan. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.  
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**CU Insurance Agency helps credit union members save on:**  
 Auto  
 Home  
 Boat  
 RV  
 Motorcycle  
 Life

## Want to Save Money on Insurance?

If you are in the market for new insurance or looking to re-evaluate your current coverage, **CU Insurance Agency** is ready to help. They offer quotes from top companies Safeco, Hartford, MetLife, Progressive, Foremost, and Symetra Life.

CU Insurance Agency is proud to serve all credit union members in Oregon and Washington. Call 1-866-312-2399 today for a free evaluation or quote.

*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



Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Pacific NW Ironworkers Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here are a few other ways you can save:

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week\* with CU Road Pal
- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at more than 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at **LoveMyCreditUnion.org**.

*\*Based on individual roadside assistance plan*



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