

Pacific Northwest
IRONWORKERS
FEDERAL CREDIT UNION

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



SAVE TO WIN

If you've ever played the lottery in the hope of winning a little extra cash, you know that your chances are slim, and you often feel like you've just thrown your money out the window with nothing to show for it. Well, at Pacific NW Ironworkers Credit Union we want to give a chance to win some extra dollars - not by throwing your money out the proverbial window but by **SAVING** your money **AND** getting interest on top of it!

When you open a new **"Save to Win" share certificate** with at least \$25, you'll be entered into the monthly and quarterly drawing for prizes that range from \$25 to \$5,000. Make deposits into your share certificate each month to earn more chances to win. Each \$25 deposit earns you an additional entry into that month's and quarter's drawing. You can earn up to 10 entries per month. Prizes will be automatically deposited into winner's regular Pacific NW Ironworkers Credit Union share account.

When you Save to Win, you not only get a chance to win \$5,000, you walk away with the deposits you made throughout the year plus interest. It's an all around win-win!

To open your "Save to Win" share certificate, give us a call at **1-877-769-4766**. You'll be on your way to Saving Big!

SAVE TO WIN SAVINGS

Deposits	Annual Savings
\$25/month	\$300 + INTEREST
\$25/week	\$1300 + INTEREST
\$250/month	\$3,000 + INTEREST

START SAVING TODAY!

Call us toll-free today at **1-877-769-4766** or visit a branch to get started. Visit www.ironworkersfcu.org/save-to-win for more official rules, prize eligibility, payout information and other drawing details.



**Must be a 18 years of age and a resident of Oregon or Washington.*

It's Summer... but You Can Still Freeze It

Freeze your lost or stolen card easily with the Mobile App

If your debit card is lost or stolen, you can quickly "freeze" it right from your mobile device so no fraudulent purchases can be made. The "Freeze It" feature in the app acts like an on/off switch to stop new purchases or ATM withdrawals if your card is lost.

In the Pacific NW Ironworkers Credit Union mobile app, under the "Debit/Credit Card - Manage your card status" tab, choose the card you wish to freeze. Then choose Lost, Stolen or Deactivate.

- **Lost** - Permanently blocks the card
- **Stolen** - Permanently blocks the card
- **Deactivate** - Freezes the card until you unblock it

If you find your card, you can simply go back into your mobile account and reactivate it. If you permanently lose the card or it's stolen, a message will appear giving you our phone number to call to request a replacement card. If you have questions about "freezing" your card or any other features on the Pacific NW Ironworkers Credit Union mobile app, visit www.ironworkersfcu.org call us at **877-769-4766**.

It's Not Too Late for Summer Fun

Vehicle, Boat and RV loans for you

When your summer plans include getting outside and having fun with friends and family, but you don't have the "toy" you really want, Pacific NW Ironworkers Credit Union is ready to help.

Whether you're looking to go camping, exploring the backwoods or heading out on the river, we can help you with the purchase of an RV, trailer, ATV or boat.

Pacific NW Ironworkers Credit Union offers rates from 5.99% - 18.00% for Recreational Vehicle and Miscellaneous Secured Loans. The interest rate is determined by your loan term and credit history. It's good to do your homework before purchasing, so give us a call before heading to the dealership, and we'll let you know what loan rate you're qualified for before you even walk in that door.

Easy Application

YOUR Credit Union takes the hassle, paperwork and stress out of applying for a loan. As a Pacific NW Ironworkers Credit Union member, you can save time by applying online for your loan.

Visit 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 too. Just give us a call at **1-877-769-4766**. An easy, hassle-free loan process – It's our commitment to you!



Contact
Logan Rutherford
at **800-444-8115**
for your free loan
review or to get a free
loan pre-approval

Home Ownership Doesn't Have to be JUST a Dream

We're ready to help find you the right mortgage

Buying a home is a huge financial decision. Whether you're buying a condo, townhouse or single family residence, a home mortgage will make a significant impact on your budget. There are several things to think about when you are in the process of buying a home.

Know what you can afford

It's important to review your monthly spending plan to estimate what you can afford to pay for a home. Remember to include the mortgage, property taxes, property insurance, PMI (Private Mortgage Insurance) and monthly maintenance and utilities in your calculations. Don't forget to save for emergencies.

Learn about down payments and private mortgage insurance

Some lenders require a down payment of 20% of the home's purchase price; however, many lenders offer loans that require less than 20% down. If your down payment is less than 20%, lenders usually require the homebuyer to purchase private mortgage insurance to protect the lender in case the homebuyer fails to pay.

Know the risks and benefits of loan options

When buying a home, remember to shop around, compare costs and terms, and negotiate for the best deal. Mortgages have many features including:

- Fixed interest rates or adjustable interest rates
- Interest only payments first with principal payments later
- Balloon payments - a large payment due at the end of the loan

Read the fine print

Disclosure statements are legal documents that detail all facts relevant to a transaction. Federal or state laws require financial institutions to provide disclosures containing information about terms to their customers. You should understand the disclosure statements prior to signing any documents.

Research the different types of mortgage products

Traditional fixed rate and adjustable rate mortgages are the most common types of mortgages, but there's a wide variety of other mortgage products available including VA, FHA and interest-only.

Pacific NW Ironworkers Credit Union and our mortgage partner Consolidated Federal Credit Union will help you get into your new home, and our home mortgage specialist, Logan Rutherford, is happy to help you navigate the home-buying or refinancing process.

Contact **Logan Rutherford at 800-444-8115** for your free loan review or to get a free loan pre-approval before starting your search.

Member Spotlight



Kevin Salas,
Ironworkers, Local 433

"In a big bank, we're not familiar with each other. It's more personable at the credit union. It's like talking to a friend. I call, and they know me and know what I need."

It only takes a short time for Pacific NW Ironworkers Credit Union to make a big difference in a member's life, and Kevin Salas is a wonderful example of just that. A member since December 2013, Kevin uses the Credit Union for all his daily banking needs - checking, savings and loans - and happily spreads the word to his co-workers about the exceptional service he receives.

As with many members of the Credit Union, Kevin says the best part about being a member is the relationship he builds with the team in the branches. "In a big bank, we're not familiar with each other. It's more personable at the credit union. It's like talking to a friend. I call, and they know me and know what I need."

Jamie Koster, in the Portland branch, has been especially helpful. "She's always looking out for my best interest and trying to help me fix my credit. They give me lots of advice. Sometimes I take it, sometimes I don't," he says laughing. The advice seems to be working though. He's already paid off one vehicle loan and well on his way toward paying off loans for another truck and trailer - all while building and repairing his credit so he can eventually buy a house. With a baby coming in September, Kevin cheerfully says the ladies are "trying to help me be an adult!"

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!

Mobile Banking - It's Easy and Free

Members with iPhone and Android mobile devices can quickly and easily do their banking from anywhere! Simply download the app for free from your applicable app store (search for "pacific nw ironworkers") and sign in using your member number and passcode. Mobile Banking is the convenient way to manage your accounts 24/7.

Account Access - Access all your accounts safely and securely.

Mobile Deposit - With a quick click of your camera your checks are deposited right into your accounts.

Bill Pay - Make payments and even set up billers.

Transfers - Transfer money between your accounts and to other members.

Locations - Quickly find the nearest branch or ATM.

*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

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)

