

## Need \$ For the New Year?

There's a loan program just right for you

It's our goal to make the lives of each and every member as financially easy as possible. So when you're in need of extra cash to help buy a new home, car, RV or an unanticipated expense, our experienced loan officers will work with you to find the right loan for your needs.

### **Credit Union members will always receive:**

- Lowest possible rates
- Flexible term lengths
- Easy online application process
- Fast, friendly service!

### **Home Loans**

Whether you are in the market for your first home, a bigger home for your expanding family or looking to refinance your current one at a lower interest rate, we have the tools and information you need to start the process with confidence.

### **Mortgages**

We offer 30-year fixed mortgages, FHA loans, tailored programs for first-time buyers, and other types of mortgages with low fees and rates. Processing your loan is quick and easy! Contact Logan Rutherford in the Mortgage Department at 888-978-7923 or apply online.

### **Personal Loans**

Credit cards are not usually the best way to finance expensive purchases. So before you spend big money, check out our Personal Loan programs with fixed interest rates that may save you big time on your next major purchase.

### **Vehicle and Recreational Vehicle Loans**

We offer new and used vehicle loans as well as

financing for RVs, motorhomes, boats, motorcycles, or any other titled recreational vehicles. The interest rate is determined by your loan term and credit history. To save time and to ensure you're getting the best loan rate available, call us to get pre-approved before you go shopping.

### **Vacation Secured Loans**

We offer vacation draw loans throughout the year for emergencies or unusual circumstances. The Vacation Draw Period is from January 1 - June 30, and July 1 - December 31. Vacation Fund payouts are made each year on March 1 and September 1. A Vacation Loan Advance is made against the funds actually received by the Credit Union and posted to the member's Vacation Fund.

### **Signature Loans**

Even if you have no collateral for a loan, you may be able to borrow using your signature and credit history - for whatever you need.

### **Line of Credit**

A line of credit offers you access to funds as you may need them. Use only what you need at any given time and have the rest available in case of emergencies.

### **Share or CD Secured Loan**

Let your savings work for you. Borrow against the funds in your Share Account or CD, at a low rate, while still earning interest on your deposit. This type of loan is a great way to build or re-establish your credit.

Call a loan officer at **1-877-769-4766** to learn more or go online to apply for a loan today!

## Smart Money New Year's Resolutions

It's that time of year again. Time to regroup and resolve to make the smartest money decisions possible for the new year. We know resolutions aren't easy to keep. That's why it's important to keep things easy. Here are a few simple resolutions you can do that will help you save money all year long. They are so simple that each can be done in minutes - how easy is that!

- Opt-in to auto-save your Vacation Check. It just takes a quick phone call!
- Make automatic bi-weekly mortgage payments. By paying half your payment every two weeks, you'll end up paying 13 full payments per year - cutting years off your mortgage and saving thousands of dollars in interest! You can set up auto-payments online or on your mobile device.
- Switch your mobile phone service to Sprint. Credit Union members get exclusive discounts on service, products and more! Sign up for your no-cost TrueStage Insurance coverage. Visit the Membership/Benefits page at ironworkersfcu.org for a link to TrueStage. It only takes a few minutes to sign up for this important coverage.
- Use our mobile app and deposit your paycheck as soon as you get it from your employer, saving you money and time. No more driving to a branch or ATM.

## Start the New Year Off Right

### Limited Time Share Certificate Special

For a limited time, Pacific NW Ironworkers Credit Union is offering a Special Year-End Share Certificate. Share Certificates are safe, low-risk investments and excellent ways to grow your money. They are fixed income investments that guarantee an exact return on your investment as a result of a fixed dividend rate.

Your money is safe when you open a Share Certificate, Share Account or Special Club Account, as all your deposits up to \$250,000 into the credit union are federally insured by the National Credit Union Association.

Visit a branch near you or call **877-769-4766** to open your Share Certificate!

**With a minimum deposit of \$10,000 (new money only), members receive the following rates:**

1-year	1.244% APR	1.25% APY
2-year	1.492% APR	1.50% APY
4-year	2.477% APR	2.50% APY

*\*e-statements sign up required.*

# Keep Your Money Safe

## Tips to avoid being scammed

According to a February 2015 Federal Trade Commission (FTC) report, more than 1.5 million consumers reported complaints of fraud during 2014, and those consumers reported paying more than \$1.7 billion in those fraud complaints, with the median amount paid \$498.

Scam artists use every method of communication available - phone, email, postal mail, internet - to trick unsuspecting consumers into sending money or giving out personal information. Being educated about common scams and knowing how to avoid them is the best way to protect yourself and your family from becoming victims.

### Here are eight things you can do to stop a scam\*:

#### 1) Know who you're dealing with.

Try to find a seller's physical address (not a P.O. Box) and phone number. Do an online search for the company name and website and look for reviews.

#### 2) Know that wiring money is like sending cash.

Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers or to anyone who claims to be a relative or friend in an emergency and wants to keep the request a secret.

#### 3) Read your monthly statements.

Scammers steal account information and run up charges. Dishonest merchants bill you for monthly "membership fees" and other goods or services without your authorization. If you see charges you don't recognize or didn't approve, contact your credit union or card issuer immediately.

#### 4) Talk to your doctor before you buy health products or treatments.

Buy prescription drugs only from licensed U.S. pharmacies; otherwise, you could end up with products that are fake, expired or mislabeled.

#### 5) Don't send money to someone you don't know.

It's best to do business with sites you know and trust. NEVER pay fees first for the promise of a big pay-off later - whether it's for a loan, a job, a grant or a prize.

#### 6) Don't agree to deposit a check and wire money back.

No matter how convincing the story, someone who overpays with a check is almost certainly a scam artist.

#### 7) Don't reply to messages asking for personal or financial information.

Whether the message comes as an email, phone call or text message, don't click on links or call phone numbers included in the message.

Being educated about common scams and knowing how to avoid them is the best way to protect yourself and your family from becoming victims.

This is called phishing. If you get a message like this and are concerned about your account status, call your credit union or the number on your credit or debit card to check on it.

#### 8) Don't play a foreign lottery.

Messages that tout your chances of winning a foreign lottery or messages that claim you've already won can be tempting, but it's illegal to play a foreign lottery.

If you think you have been the victim of a scam, be sure to report it to the Federal Trade Commission and to your state's Attorney General. If you receive unsolicited email offers or spam, send it to the FTC's Unwanted Commercial Email division at [spam@uce.gov](mailto:spam@uce.gov).

\*Tips courtesy of the FTC (<http://www.consumer.ftc.gov/articles/0060-10-ways-avoid-fraud>)



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

## Lost or Stolen Debit Card?

### Mobile App make it easy to Freeze It

Did you know that if your debit card is lost or stolen you can quickly "freeze" it right from your mobile device? The "Freeze It" feature acts like an on/off switch to stop new purchases or ATM withdrawals if your card is lost. Under the "Debit/Credit Card - Manage your card status" tab in the mobile app, 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 it or it's stolen, a message will appear giving you our phone number to call to request a replacement.

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](http://www.ironworkersfcu.org) or call us at **877-769-4766**.

## Saving Can Be Easy

### Sign Up to Auto-Save Your Vacation Check

Plan. Budget. Save. Those are the three best actions you can take to accomplish your financial goals. One simple way to get started saving is by opting in to automatically save your bi-annual Vacation Check. Vacation Checks are disbursed each year on March 1 and September 1.

By depositing those checks into a Pacific NW Ironworkers Credit Union savings account, you'll earn interest on your money. Plus, your money will be available to you faster.

Auto-saving is an easy way to accrue a big chunk of change without lifting a finger. Your Vacations Checks, compounded and with interest, can soon take you and your family on vacation, get that home renovation off the ground or pay for junior's first year of college.

Saving your hard-earned money shouldn't be difficult, and it's not when you auto-save your bi-annual Vacation Checks in your Pacific NW Ironworkers Credit Union account.

Give us a call at **1-877-769-4766**, and we'll get you set up in minutes.

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)



[www.ironworkersfcu.org](http://www.ironworkersfcu.org)