IRONWORKERS CREDIT USA UNION

Proudly Serving Union Ironworkers

SPRING 2019

IronworkersCU.org

GET YOUR IRONWORKERS USA HAT AT ANY BRANCH FOR ONLY $10!!
Choose from red/white, blue/green, or black/white.

TOGETHER WE ARE STRONGER

SUPPORTING EACH OTHER BY INVESTING IN YOUR CREDIT UNION

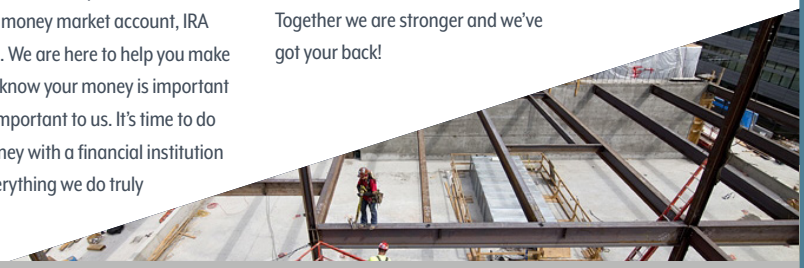
There is strength in numbers. As union members, this is a phrase we've all heard and believe in. It's also a philosophy that is at the core of how credit unions operate, which is why you will often see **"Together We Are Stronger"** on Ironworkers CU materials. But what does it really mean to you? Every credit union, including Ironworkers CU, follows a basic business model. Members pool their money together to enable the CU to provide financial products and services to its membership. When you opened your Share/Savings Account, you became a part-owner of Ironworkers USA Credit Union. The money you save and invest in your Ironworkers CU accounts is available for other members to leverage in the form of loans and lines of credit with lower rates, plus deposit accounts with higher rates. So, we say together we are stronger because the more members the CU has, the more money that's available for members to meet their financial goals.

Still have accounts with a traditional bank? The big difference between a credit union and a traditional bank is PROFIT. Banks are focused on making as much money as possible for their investors. That's why they charge high fees, pay lower interest rates on savings accounts, and offer less favorable loan terms to their customers. "No matter how much you have in a bank or what type of accounts you have, you can easily transfer it into an Ironworkers CU share account, money market account, IRA account, or Share Certificates/CDs. We are here to help you make the switch, it's easy and quick. We know your money is important to you, just like our members are important to us. It's time to do the right thing and invest your money with a financial institution whose values align with yours. Everything we do truly is for the benefit of Ironworkers and their families." stated Teri Robinson, CEO of Ironworkers USA Credit Union.

Ironworkers CU has been serving Ironworkers since 1960, in fact, we are the only credit union in the country solely serving Ironworkers and their families. Our CU is ranked in the top 12% nationally among all credit unions and are federally-insured by the NCUA offering sound investments with high returns. It's no wonder that Ironworkers CU members feel so proud of their membership and feel good that they are helping to improve the lives of their fellow Ironworkers.

Our members also have peace of mind knowing that Ironworker values are at the core of our CU leadership and staff. The CU's Board of Directors is made up of members who have dedicated their time and energy to help shape the direction of our CU. Plus, did you know that all employees at our credit union offices are union employees....just like you? The CU's staff are members of Local 11 OPEIU (Office and Professional Employees International Union). You're Union. We're Union.

If you still have accounts at another financial institution, call us today so we can help you **make the switch** at **877-769-4766** or find our switch kit online at **IronworkersCU.org/switch-kit**. Together we are stronger and we've got your back!



DO YOU HAVE POCKET PRIDE?

SHOW OFF YOUR IRONWORKER PRIDE WITH OUR VISA® DEBIT AND CREDIT CARDS.

Since we started offering our Visa® card this February we've opened 100 accounts, and our members are loving the flexibility and convenience of it! The Ironworkers Visa® is a great way to consolidate credit card debt and establish or rebuild credit.

Visa® Credit Cards

An Ironworkers USA Credit Union credit card gives you all the convenience and peace of mind you need - with no hidden fees. Support your Ironworker family and show off your Pocket Pride with a local credit card!

Benefits include:

- 0% intro rate for six months on purchases
- 4.99% APR* on balance transfers for six months (must be new money from another financial institution)
- Rates from 8.99% - 18% APR*
- No annual fee or balance transfer fee
- No cash advance fee

Stop by a branch, call us at 877-769-4766 or apply for your Visa® Card online at IronworkersCU.org/visa-card/.

ATM and Visa® Debit Cards

With every Ironworkers USA Credit Union checking account you'll receive a Visa® Debit Card, the convenience of direct deposit for your paycheck, overdraft protection, online banking, and access to more than 30,000 surcharge-free ATMs. Every state. Every major city. This includes 9,000 deposit-taking ATMs and 5,500 7-Eleven locations (throughout the U.S. & Canada). Simply text a Zip Code to 91989 to find nearby ATM locations or call 888-748-3266 to find a location by telephone.

Plus, all deposits are federally insured up to $250,000 by NCUA. To open your checking account with Visa® Debit Card or Ironworkers Credit Card just stop by a branch or call us at 877-769-4766.

*APR = Annual Percentage Rate. Rate depends on credit qualifying. Rates shown are fixed and subject to change.

FORGET TO PAY YOUR DUES?

SIGN UP FOR AUTO DUES DEDUCTION

Are you a member of Locals 29, 86 or 14? You can sign up for auto dues deduction from your Credit Union account and avoid paying fees if you forget to pay your dues! **You can set up your deduction from your Ironworkers Credit Union savings or checking FOR FREE** (and you'll avoid the monthly Debit Card fee of $2.00- $4.00).

IT'S FAST & EASY!

Call us today at 877-769-4766 to get started or visit IronworkersCU.org/union-dues-form to fill out the form online!

TO ACCESS ALL THE BALANCE TOOLS, VISIT IRONWORKERSCU.ORG/TOOLS

BECOME FINANCIALLY FIT

LIFE IS COMPLICATED...BUT YOUR FINANCES DON'T HAVE TO BE

Saving money isn't something to put off until you think you can afford it. Saving money by both putting money into a savings account, as well as learning how to save money on everyday products and services, are basic financial tools that everyone should be - and can be - an expert in. Here are some ways that Ironworkers USA Credit Union can help.

BALANCE

One of the ways we can help with your financial wellness is through our partnership with the industry-leading BALANCE program. BALANCE is a comprehensive financial counseling and education service that provides Ironworkers USA Credit Union members with access to a multitude of free financial educational resources.

BALANCE makes it easy to learn about all types of financial topics. Through hundreds of videos, articles, calculators, podcasts, webinars, and more, BALANCE offers information on everything from paying for college, the basics about Social Security benefits and managing medical debt to the secrets of successful yard sales, surviving on minimum wage and negotiating cheaper rent.

If you need more personalized financial assistance, BALANCE also offers confidential, no-cost financial counseling services by phone six days a week.

We are thrilled to be teamed up with BALANCE and know that no matter what life stage you are in, there are BALANCE resources to help you. To access all the BALANCE tools, visit **IronworkersCU.org/tools**.

CREDIT UNION PRODUCTS

Your financial fitness will always be our number one goal. That's why Ironworkers USA Credit Union offers many products and services geared specifically for you:

- Free checking accounts
- Low interest loans and lines of credit
- VISA Credit Cards with no balance transfer or cash advance fees
- IRAs and Share Certificates
- and so much more!

As a non-profit financial institution who is dedicated to serving our members rather than corporate shareholders, we are able to offer you better rates than a traditional bank. That automatically puts money back into YOUR pocket!

MEMBER SERVICES

All the Credit Union products are great to have, but add in the incredible personal service that every member representative offers, and you have a formula for real financial success. The Ironworkers USA Credit Union member representatives and loan officers are dedicated to helping each and every member achieve the success they deserve.

If you are interested in raising your credit score, establishing new credit, creating a household budget, or have an emergency while you are traveling and need cash fast, give us a call and we will help you out. You're family, and we're here for you! If you have any questions about how YOUR Credit Union can help you be financially fit, just give us a call at **877-769-4766**,and we'll work with you to create a plan!

MEMBER SPOTLIGHT

Craig & Kristinia Rogers
Ironworkers Local 29, Portland

Making financial decisions is never easy. When you are planning on spending thousands of your hard-earned dollars on a new vehicle, you really want to make sure you're getting the best financing available.

When Craig and Kristinia Rogers went shopping for a new truck, they were excited and knew the purchase could be life changing. Realizing that it only takes seconds to make a financial mistake, they thought back to what Ironworkers USA Credit Union CEO Teri Robinson had said.

"I remember when opening our account, Teri said to my husband and I that the Ironworkers Credit Union is a brotherhood. They are here for us, and they take care of their Ironworkers and families," says Kristinia. "She told us to never hesitate to email or call the credit union with questions."

"I never forgot that word 'brotherhood' so that's exactly what I did," recalls Kristinia. "I reached out in the middle of test driving several vehicles and put my trust in Ironworkers Credit Union. Teri responded and gave us the confidence and security we needed."

"This was the first time for us both to feel good with the process," says Kristinia thankfully. "You showed us what brotherhood really means and what it's like to be a part of the Ironworkers Credit Union family. You gave us the confidence to have an enjoyable financial experience."

WIN WITH SAVE TO WIN

EVERY $25 DEPOSIT IS ANOTHER CHANCE TO WIN!

Our multi-state savings program rewards you for saving money! Opening a 12-month Save to Win savings account with $25 earns you an entry to win monthly and quarterly prizes. Each additional $25 deposit earns more chances to win - up to 10 entries each month. Winners can receive up to $2,500 in addition to the money they deposit and interest they earn on their Save to Win account. It's a win-win with Save to Win! Enroll for free! To sign up call all us today 877-769-4766 or visit a branch near you!

WE LOVE OUR MEMBERS!

Do you have a story about how the Credit Union made a difference in your life? If so, we want to know! Submit your story to members@IronworkersCU.org for a chance to be featured in an upcoming newsletter.

NCUA · co-op NETWORK · EQUAL HOUSING LENDER · 7-ELEVEN

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

IRONWORKERS CREDIT USA UNION

Toll Free:
1-877-769-4766 (877-PNW-IRON)

Telephone Teller - SPUD:
1-877-769-7783 (877-PNW-SPUD)