

Proudly Serving Union Ironworkers



## GET YOUR MOTOR RUNNING!

### NEED A NEW CAR TO HEAD OUT ON THE HIGHWAY?

Summer's here and that means vacation! A recent AAA Travel survey reports that nearly 100 million Americans plan on taking a family vacation this year. Road trips are expected to be at the top of the vacation list.

If you've got a road trip planned but need a new vehicle, RV or trailer, Ironworkers USA Credit Union can help you! We offer incredible rates on new and used cars and trucks and recreational vehicles.

Loan Type	Term	Starting APR*
New Vehicle	24-84 months	2.99%
Used Vehicles	24-72 months	3.99%
Recreational Vehicles	60-120 months	5.99%

We also offer refinancing for vehicles. If you have a high-interest loan on your vehicle from another lender, give us a call at 1-877-769-4766, and we will work with you to refinance it and lower your monthly payments.

Remember...It's always a good idea to do your homework before purchasing, so give us a call before heading to the dealership. We'll let you know the amount of the loan and 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 an Ironworkers USA Credit Union member, you can save time by applying online for your loan.

Visit IronworkersCU.org, click on "Loans" in the top menu, then click on "Apply for a Loan." 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 also happy to assist you by phone at 1-877-769-4766 or in any one of our branch locations. An easy, hassle-free loan process - It's our commitment to you!

\*The interest rate is determined by your loan term and credit history and may be higher than the listed Starting APR.

## GET SOME POCKET PRIDE!

### SAVE THIS SUMMER WITH A NEW VISA CARD

Ditch those high interest credit cards and show some pocket pride with an Ironworkers USA Credit Union Visa® Card. With introductory APRs starting between 0.00% - 7.99%\* for the first six months, an Ironworkers Visa can help you save money this summer on your family vacation, staycation or whatever fun plans you have.

The Ironworkers USA Credit Union Visa® offers excellent benefits including:

- No annual fee, balance transfer or cash advance fee
- 24/7 online access and support
- Travel and accident insurance
- Emergency cash up to \$5,000 and card replacement
- Identity theft coverage
- Auto rental collision damage waiver

If you have balances on other high-interest credit cards, we encourage you to transfer those balances to your Ironworkers Visa too, as we offer APRs as low as 4.99% on balance transfers for qualified members.

### HOW TO APPLY

Applying for your new Visa® is easy. Just visit [IronworkersFCU.org](http://IronworkersFCU.org), click on "Loans" in the top menu, then click on "Visa Card." Click the "Apply Now" button, and you'll be on your way to saving on all your purchases! If you have any questions about the Ironworkers USA Credit Union Visa® or any of our products or services, just give us a call at 1-877-769-4766.

\*APR = Annual Percentage Rate. Rate depends on credit qualifying. 0.00% to 7.99%\* Introductory APR for qualifying members, for six months from account opening. After that, or if you do not qualify for an Introductory APR, your APR will be 8.99% - 18.00%, based upon your credit. Rates shown are fixed and subject to change.

## BOARD MEMBER SHOUT-OUTS

Your Credit Union wouldn't be the success that it is without the hard work and dedication of the members who volunteer on the Board of Directors and the Supervisory Committee. In coming newsletters, we'll introduce you to each of these awesome individuals. In the first installment, please welcome the newest members of the **Supervisory Committee - Durand Jones, Anna Martin and Kevin Joyce.**

### ANNA MARTIN, LOCAL 29

*Joined the Supervisory Committee in 2018*

#### Why is serving on the Credit Union Board important to you?

The Credit Union as a whole has done so much for me and my family. I just want to give back as much as I can as well as gain knowledge.

#### How do you spend your free time?

Skydiving, white water rafting, photography

#### If you could be a superhero, who would you be?

The Hulk

#### What would you like members to know about you?

I'm married and have 4 dogs and 2 cats.

### DURAND JONES, LOCAL 29 & 625

*Joined the Supervisory Committee in 2018*

#### Why is serving on the Credit Union Board important to you?

I LOVE our Credit Union. I'm honored to be a part of it. Seeing the inner workings and how hard the work is really opens your eyes to a lot of things.

#### How do you spend your free time?

With my kids, smoking ribs.

#### If you could be a superhero, who would you be?

Spiderman because my son is a fan and I'd gain extra points with him.

#### What would you like members to know about you?

I'm a huge bbq fanatic. I love to smoke meat! I'm an all around good guy with a huge heart who likes to make people laugh - even if they don't want to.

### KEVIN JOYCE, LOCAL 29

*Joined the Supervisory Committee in 2018*

#### Why is serving on the Credit Union Board important to you?

It's a new experience and another opportunity to be of service.

#### What were your military accomplishments?

AAM 5 Times, ARCOM 2 Times, MSM 1 Time, Good Conduct, Double Combat Veteran, Just Cause and Desert Shield, Army Ranger 2/75 Bat. Korea Service for 1 year.

#### How do you spend your free time?

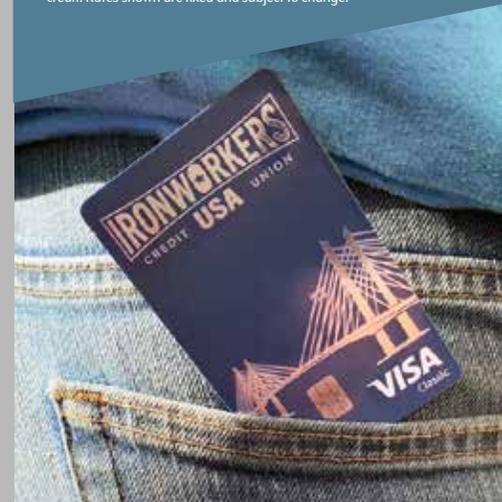
What free time? :-)

#### If you could be a superhero, who would you be?

Ironman, without question

#### What would you like members to know about you?

I'm married and a father.





# MEMBER SPOTLIGHT

**Robert Nash Jr.**  
Ironworkers Local 11, Northern New Jersey

*We are excited to welcome new members from across the country. Robert Nash Jr., an Ironworker brother from New Jersey, joined the Credit Union in February. Here's why he joined, in his own words...*

"I was looking for broad, nonspecific union discounts and promotions one day when I stumbled upon Ironworkers USA Credit Union. As soon as I read the mission statement and saw what it was about, I decided to join and give it a shot.

Initially, what made me switch was getting a great rate for refinancing my car loan and the higher than national average savings account interest rates. But, what made me open a checking account, switch over all of my banking to the credit union from my previous international financial institution, and get my dad (also an Ironworker) to join was the overall amazing experience I've had dealing with numerous people at the bank - most importantly, Michele Lenox who has been, and continues to be, amazing. She goes above and beyond in her job duties and turns out a superior experience - better than the relationship I had with my previous bank which is supposed to be America's #1 Bank. She is kind, smart and very informative!

This institution stands with Union Ironworkers. I was blown away when I saw how quickly a fund was set up on the website for fallen brothers Andrew Yoder of Local 86 and Travis Corbet of Local 29. As a 3rd generation Union Ironworker, there's no better place to do my business. I'm all the way in New Jersey and a proud member of Ironworkers Local 11. I've never worked out of the Iron Workers District Council of the Pacific Northwest, but there is a common ground between Union Ironworkers no matter where we are in the country.

We are the Kings of the Trades, and that's what brings us together nationwide. This institution brings that commonality to banking. Coming together as "owners" of a credit union, putting OUR money together to give loans and help stimulate working class Ironworker's lives is something we should all strive to do. This Credit Union is fixing a major problem we have in this country on a small level. And it all stems from Union Solidarity - sticking together as a family, a brotherhood. One Union, One Credit Union!"

*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!*

## IS IT GOOD KARMA TO USE CREDITKARMA?

### DIFFERENCES BETWEEN CREDIT SCORE REPORTING SYSTEMS

Working at the Credit Union, we're often asked about credit scores. Members ask how they can increase their credit score, what factors go into a credit score, and quite frequently, why is there a difference between their credit scores when they check it on CreditKarma versus when the Credit Union pulls it when applying for a loan.

These are all very good questions, and we have good answers for all of them. Since the most asked question these days is about CreditKarma, we'd like to share with you what we know about the difference between CreditKarma and the other credit reporting companies.

First, it's important to know that there are three major credit bureaus in the United States: TransUnion, Equifax and Experian. Creditors, like banks, credit unions, credit card companies, mortgage companies, landlords, and other places that you might owe money to, pay money to the credit bureaus to report your payment histories. However, not all creditors report to all three of the credit bureaus since it does cost them money to do so.

It's common for East Coast creditors to report mainly to TransUnion, for West Coast creditors to report to Experian, and for creditors across the country to report to Equifax. So you can see right there why you would receive different credit scores from each credit bureau.

Now stay with us...CreditKarma.com is a for-profit website that allows individuals to access their credit

scores for free. That sounds great, but CreditKarma uses a scoring system called "VantageScore 3.0." VantageScore 3.0 only pulls information from TransUnion and Equifax. If you have a creditor who reports your information (good or bad) only to Experian, VantageScore 3.0 won't know about it.

When you come to the Credit Union, we use the FICO scoring system. FICO is the financial industry standard as it looks at all three credit bureau reports, throws out the high and low scores, and uses the middle score as your credit score. That way, all possible creditors can be accounted for. At Ironworkers USA Credit Union, we use the latest FICO 9 version of the system. With FICO 9, things like unpaid medical bills won't ding your score as much as, say, unpaid credit card bills. That's because medical bills are often out of your control. No one has a habit of going to the emergency room for surgery like they might have a habit of going on vacation or buying the latest gadgets.

CreditKarma is a good resource for monitoring your credit for fraudulent activity or inaccuracies, but when it comes time to apply for a new credit card, mortgage or loan, it's important to pay attention to your FICO score.

If you have questions about your credit score or how to improve it before applying for a loan, give us a call at 1-877-769-4766 or stop in to one of our branches. We're here to help you make the most of your financial life!



Member Representative  
Elena Oddy

## WE'RE BI-LINGUAL!

### HABLAMOS ESPANOL!

We are excited to announce that we are now a bi-lingual organization. Member Representative Elena Oddy works in our Portland branch and is fluent in Spanish. Any member with questions or in need of assistance, who prefers to speak Spanish, is encouraged to call our Portland branch at 503-774-3848 and ask to speak with Elena.

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