



CALL US
We're here
to help!
1-877-769-4766

IRONWORKERS USA CU WANTS TO BE YOUR FINANCIAL HOME!

ALL THE PRODUCTS AND SERVICES YOU NEED & DESERVE

If you are still juggling multiple accounts at multiple financial institutions, we've got an idea for you...Make Ironworkers USA Credit Union your one and only financial home! When you use services at a large, national bank, your money (and the fees you pay) go into the pockets of the bank's shareholders. At Ironworkers USA Credit Union, your money is safe and it helps out other Ironworker member owners like you!

Ironworkers USA Credit Union has a full range of financial services and is staffed by outstanding professionals who only have **your** best interest in mind. As your "financial home," Ironworkers USA Credit Union is your one-stop-shop for all your money needs, including checking, savings, retirement accounts, loans, credit cards, and even auto, home and life insurance!

Ironworkers USA Credit Union offers:

- **Free Checking** – Yes, really! No fees, no minimum balances.
- **BALANCE Money Management Tools** – Free for you!
- **Visa Credit Cards** – No annual fee, great low rates.
- **CO-OP ATMs** – Access to more than 30,000 surcharge-free ATMs across the country.
- **TruStage Insurance** – Home, auto, AD&D, and life insurance.
- **Retirement Accounts** – IRAs, certificate accounts to help you save for the future.
- **Online Banking & Mobile Banking** – Full online access to all your accounts.

Ironworkers USA Credit Union also offers a full range of loan programs to meet your needs. Whether you need to purchase a new work truck or family car, want to buy your first home or your dream home, need help paying for your child's college tuition or a new roof, we will find the right loan solution for you.

We offer a variety of loans including:

- **Signature Loans** – No collateral is needed. You can borrow up to \$10,000 using just your signature and your credit history. Rates as low as 9.99% APR*.
- **Lines of Credit** – It's like a credit card, but with no card. Use as much or as little as you need and accrue interest on only the amount you've borrowed. Rates as low as 9.99% APR*.
- **Secured Loans** – If you have collateral, such as a car or home, a Secured Loan may be best for you. Rates as low as 3.00% above your savings rate.
- **Vehicle Loans** – These are ideal if you're looking to purchase a new or used vehicle or refinance your current vehicle. Rates are determined by the length of the loan term and your credit history. Rates as low as 2.99% APR*.

We have been around for 62 years and we're not going anywhere! You and your money are safe with us. So if you have accounts at other banks or financial institutions, now is the perfect time to make the switch and bring all your accounts to Ironworkers USA Credit Union.

We promise to make it easy for you too. Visit IronworkersCU.org/switch-kit for an easy-to-follow checklist and forms for switching accounts. And we, of course, are happy to help in person and by phone. Give us a call at **1-877-769-4766** and we'll help you get started today!

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

MONEY DOESN'T GROW ON TREES, BUT IT DOES IN YOUR HOME!

USE A HELOC TO GET THE EXTRA CASH YOU NEED

Summer may be over, but the need for a little extra cash now and then never ends! If you own your home, a Home Equity Line of Credit (HELOC) might be the perfect solution for you.

A HELOC lets you access the hard-earned equity you have in your home when you need it and for whatever reason you have. Once your credit line is established, you may access the money anytime simply by transferring the funds online, over the phone, or in person at one of our branches. Just like a credit card, you can pay down the balance and re-borrow the money as you need to.

So why not just use a credit card you ask? Here's the beauty of a HELOC...Unlike other consumer loans, HELOCs may have the advantage of a tax credit** plus interest rates are lower.

Ironworkers USA Credit Union offers fixed rates on HELOCs starting as low as 6.00% APR*.

Let your home take care of you! Give us a call today at 1-877-769-4766 if you're interested in learning more about HELOCs or to apply. We're here to help you with all your financial needs!

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

***Please contact a tax advisor to verify any tax credits you may qualify for.*

GET YOUR NEW VEHICLE WHILE RATES ARE STILL LOW

If you can't wait to get "on the road again," then it's time to apply for a vehicle loan from Ironworkers USA Credit Union. With new auto loans starting as low as 2.99% APR and used vehicle loans starting at 3.99%, you can't NOT afford to get into a new ride.

Whether it's a truck for work or hauling your fifth wheel or a minivan or SUV to haul the kids, we can help you get a vehicle that's perfect for your family or lifestyle. Talk to us before you start shopping and we'll get your loan processed quickly, so you'll have a check in hand when you head out to the dealership.

Rates are subject to credit approval, but this is YOUR Credit Union so we'll always do our best to get you the best rates!

Call us at 1-877-769-4766 or apply online at IronworkersCU.org/loans.





PREPARE YOUR TEENS FOR FINANCIAL INDEPENDENCE

WHAT YOUR KIDS NEED TO KNOW BEFORE LEAVING THE NEST

While it might seem like a while before your kids leave the nest (or maybe you're ready for them to fly now), it's important that they gain financial knowledge so handling money matters when they're on their own doesn't leave them feeling helpless. Balance, our financial education partner, has great information to make the transition from teen to adult easier.

Here are **FOUR** money topics every teen should learn about before venturing out on their own:

MONEY MANAGEMENT

The first step is to think about what you want or need and how much it's going to cost. Write down your goals and estimate the amount of money it will take for each. Next, create a budget by looking at your income and your expenses. In simple terms, a budget is adding up all the money you receive in a month and subtracting all the expenses you have. Any leftover money is your "disposable" income, money you can spend freely. It's always a good idea to include savings in your monthly budget. And most important...do not spend more than you make!

BUYING A CAR

Buying a car can be one of the biggest purchases you'll make and one of the most confusing. First, you'll need to figure out how much you can really afford. Not only consider the monthly payment (if you have a loan), but also consider the cost of insurance, maintenance, gas, and parking fees. Next, when you go shopping, don't be fooled by advertised monthly payments. Dealers love to post those, but rates depend upon your credit score and income. Compare dealer financing with financing at Ironworkers USA Credit Union. Getting pre-approved at your credit union even before you go shopping will keep you within budget and gives you confidence when you are making a deal.

CHECKING & SAVINGS ACCOUNTS

These are the bread and butter of your financial life. Having a savings account is a critical method for saving for emergencies or for planning large purchases. Get in the habit of putting money into your saving account from every paycheck. It will add up quickly. Checking accounts allow you to pay your bills quickly and easily, but they require more attention than a savings account. It's important to be careful with your checks and ATM or debit cards. They are like cash. If someone gets a hold of them, they can take money straight out of your account. Using online banking and mobile apps are great ways to track your spending and watch for fraudulent charges.

CREDIT CARDS

Credit cards are a valuable financial tool if they're used responsibly. Credit cards can allow you to build a positive credit history and that can help you rent an apartment or buy a car. If you abuse or misuse your credit card, you may feel the effects of it for many years. The best rule of thumb is to use your credit card, but pay it off every month so you don't accrue interest payments.

Visit Ironworkersfcu.balancepro.org and search "Teen and Money" for more valuable articles, podcasts and videos to help your teens get ready for adulthood.

Membership in Ironworkers USA Credit Union is open to all family members of our Union Ironworker members. Joining is a great way to get your kids started on the path to financial freedom! If you'd like to open an account for a member of your family, **give us a call at 1-877-769-4766 or visit IronworkersCU.org/become-a-member**.



Ken
Local 86, Seattle, WA

In 2019, during Seattle's "snowmageddon," Ken Gilliam spun out on the highway and hit the concrete barrier. Thankfully he was uninjured, but his truck was totaled. Ken needed his vehicle to get to and from work, so he started looking right away for a replacement. Before his insurance even got to him, a staff person from Ironworker's USA Credit Union Seattle branch jumped in to help.

Ken found a replacement truck, but it was nowhere near where he lived. Knowing he couldn't get the down payment check to the dealer, the credit union worked with them directly, approved Ken's new car loan, and personally drove the check to the dealer herself.

"All I had to do was pick up the truck," says Ken. "That very next week after the accident, I had another truck. They did me a solid. They've been good to me."

Ken joined Ironworkers Credit Union five years ago when he started in the trade. "People had said good things about it," he says. "I was banking at another big bank and it was a bad experience. It made sense to consolidate everything and keep my money close to my people. I wanted to deal with people I knew, that I was closer to, instead of a corporation."

Ken doesn't live far from the hall where the Seattle branch is located. "My thing is, I'm down there a lot because I'm involved with things at the hall. They're good people, they're good to us," Ken says. "The people who work there deal with Ironworkers all the time. They're at the hall. It's convenient. It seems small and a little more homegrown," he continued. "I can trust them. They've never told me 'no,' and always find a way to help me." Besides a checking and savings account, he's financed his two trucks, taken out a loan for earnest money on a house, and even borrowed cash.

"There was a time I borrowed \$500 and they gave it to me within minutes, no questions asked," he says. Ken utilizes Ironworkers' auto pay, online banking, and appreciates that they're part of a network. "I use auto pay for my loans and my monthly dues. They take care of me, I want to make sure I take care of them."

If you or any of your fellow Ironworkers have questions, just pick up the phone. We're here for YOU!

VISITING OUR "DIGITAL BRANCH"

BANKING OPTIONS ACROSS THE COUNTRY

Being a member of Ironworkers USA Credit Union means you can do your banking from anywhere in the country. When a branch office isn't a convenient option, we've got your back!

Online banking and mobile app services are available 24/7. Through these digital services, you can deposit checks, check account balances, transfer funds, apply for loans, use BillPay, check your FICO® score, and more. If you do not have online services set up for your accounts yet, please visit IronworkersCU.org to enroll or call us at 1-877-769-4766 for assistance.

As a member of a **CO-OP ATM Network** credit union, your ATM card provides you with surcharge-free access to 30,000 ATMs in the U.S., with 7,500+ of them being deposit-taking. To locate a CO-OP surcharge-free ATM via text message, simply text your location, intersection or zip code to 91989. Within seconds, you'll receive a text response with the location of the CO-OP ATM nearest the location you requested. Or call 888-748-3266 to find a location by phone.

If you need assistance, please call us at 1-877-769-4766.

We're here for you!



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