

IRON WORKERS FEDERAL CREDIT UNION

2201 Liberty Avenue
Pittsburgh, PA 15222

Monday-Friday
8am-4pm



Phone: 412-471-1133
Fax: 412-471-1547
Email: iwfcu@verizon.net

JULY 2018

OUR SERVICE TEAM

JENNIFER VOGT, MANAGER

JACKIE BOWMAN: SENIOR MEMBER REPRESENTATIVE



Going on vacation? Leaving the State or Country?

Please contact the Iron Workers Federal Credit Union to let us know so we can note your visa and or debit card enabling you to use it without any worries about the card being shutdown for any possibilities of fraudulent activity.



FINANCE of AMERICA

IS YOUR ACCOUNT DORMANT?

Have you forgotten about your account here?
How long has been since there was activity with your account?

In most of the states there is a 3 years dormancy period which means if there hasn't been any sort of activity on the account in the last 3 years the money would have to be sent to the state. Please contact us to see when the last time there has been activity on your account to avoid having the money sent to the state.



SHARE DIVIDENDS

\$100 - 4999.99 .05% APY*

\$5000.00 & Above .10% APY*

(Minimum Average Daily Balance to Earn Dividend is \$100) Dividends are paid on a semi-annual basis from current income and available earnings after reserve transfers.



CHRISTMAS CLUB

Get an early start towards Christmas Shopping next year by opening a **Christmas Club account**. Stop by or call for more details 412-471-1133.



2018 OFFICE CLOSINGS

Monday, September 3rd



**HAVE YOU MOVED?
PLEASE LET US KNOW AS IT IS VERY IMPORTANT TO STAY CURRENT WITH YOUR ADDRESS!**



The **2018 Annual Meeting** will be held Tuesday, October 23rd at 5:00 pm in the Iron Workers Local No. 3 Union Hall. Two Directors will be up for re-election this year. Any credit union member interested in running for a seat on the Board of Directors must submit a letter of intent with 20 member signatures of support. Letters must be submitted to the Credit Union no later than September 24th, 2018 for ballot purposes.

NO NOMINATIONS WILL BE ACCEPTED FROM THE FLOOR.

Dear Union Member,

The Iron Workers Federal Credit Union is pleased to introduce Finance of America Mortgage as a partner for any of your mortgage related needs. Finance of America will be **your home resource** for any questions you may have regarding:

- ◆ Managing Your Credit - Better Budgeting In Today's Crazy World.
- ◆ I Want To Buy A House—Where Do I Begin?
- ◆ Purchase/Refinancing
- ◆ Selling—Moving Up Or Downsizing
- ◆ Financing Your Remodel/Addition
- ◆ I Want To Buy An Investment Property—Where Do I Begin?

Representatives will be available at your union meetings every 3rd Tuesday of the month or you may contact them directly.

Sincerely,

Jennifer

Jennifer Vogt

Manager, Iron Workers Federal Credit Union

\$500 closing cost credit for the Iron Workers FCU members and family!

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency





LOVE MY CREDIT UNION REWARDS

Iron Workers Federal Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- Get a **\$100 cash reward** for **each new line** you activate, up to 3 lines. Plus, get a **\$50 cash reward every year** for as long as you are a Sprint customer.*
- Save up to \$15 on **TurboTax** federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with **Love to Shop**.

To find out more and learn about other valuable discounts, <http://iwfcu.com/> or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Iron Workers Federal Credit Union.



It's summer lovin' for Iron Workers Federal Credit Union members. When you switch to Sprint®, you can get a \$100 cash reward for each new line you activate, up to three lines. That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!

During The Summer of Hundreds, you get:

- **\$100 cash reward** for each new line activated with Sprint*
- **\$50 loyalty cash reward** every year for each line activated or transferred*
- Current Sprint customers receive a **\$50 cash reward** for lines transferred into the program*
- **25% discount** on eligible accessories

*Three lines total, including all activated and transferred lines.

Here's how to sign up for Sprint cash rewards:

- Become a Sprint customer and mention that you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Make summer picture-perfect with a new phone and a **\$100 cash reward!** It's just one more benefit of credit union membership.



LOANS

FOR A LIMITED TIME ONLY

NEW VEHICLES: 2.99% APR*

Don't miss out on an **all time low rate** which includes **Motorcycles!**

SIGNATURE LOAN 6.50% APR*

USED VEHICLES (2017 or newer) 4.99% APR*

USED VEHICLES (2012 - 2016) 5.99% APR*

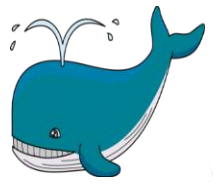
SHARE SECURED 2% over Share Rate*

VISA CREDIT CARD 12.99% APR*

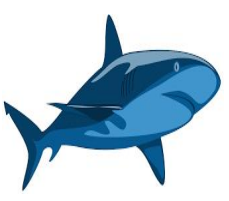
MORTGAGES & HOME EQUITY

Call for Additional Information

*Annual Percentage Rate (AS OF PRINTING)



IRA'S
.50% APY*
(Minimum balance \$500)



CERTIFICATE RATES

You can get current rates for IWFCU's share certificates and loans by logging onto www.iwfcu.com or by calling the credit union at (412) 471-1133.

3 months	.10% APY*
6 months	.15% APY*
12 months	.35% APY*
18 months	.55% APY*
24 months	.75% APY*
36 months	.80% APY*
60 months	.85% APY*

*Annual Percentage Yield (AS OF PRINTING)

