

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

JANUARY 2019



TAX INFORMATION

Tax Information

Any taxable dividends that you received from the credit union in 2018 will be reported to you in a 1099-DIV form, which will be mailed separately from your quarterly statement. Please note that dividends totaling less than ten dollars for the year are not reported to the IRS. In this case, you will not receive a tax form from the credit union. 1098 Loan Interest forms will also be mailed out. If your loan interest does not total more than \$600, you will not receive a 1098. A loan history will be provided to you upon request.

Let it Snow, Let it Snow
Let it Snow!

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

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)

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.

OUR SERVICE TEAM

JENNIFER VOGT,
MANAGER

JACKIE BOWMAN: SENIOR MEMBER REPRESENTATIVE

2019 OFFICE CLOSINGS

Good Friday, April 19th

Memorial Day, Monday, May 27th



TURBO TAX

Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try Turbo Tax Online for FREE by February 14th. And as a credit union member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. **Start today and save!**



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
6.50% APR*

USED VEHICLES (2018 or newer)	4.99% APR*
USED VEHICLES (2013 - 2017)	5.99% APR*
SHARE SECURED	2% over Share Rate*
VISA CREDIT CARD	12.99% APR*
MORTGAGES	Call for Additional Information
HOME EQUITY	Call for Additional Information

*Annual Percentage Rate
(AS OF PRINTING)

THIS YEAR WE'RE ADDING SOME HAPPY TO THE HOLIDAYS.

Iron Workers Federal Credit Union members get **\$100 per line in cash rewards** for every new line activated with Sprint® -- and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.

ALREADY A SPRINT CUSTOMER?

Current customers can take advantage of the **\$100 loyalty cash rewards** offer every year starting one year after program enrollment.

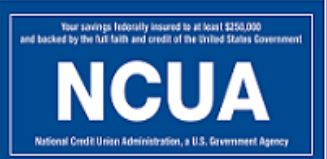
C'mon and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

Become a Sprint customer and mention you're a credit union member.

Register at LoveMyCreditUnion.org/SprintRewards

Allow up to six to eight weeks to see cash rewards directly deposited into



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.



MEMBER PRIVACY POLICY

Iron Workers Federal Credit Union, your member-owned financial institution, is committed to making available the financial products and services that will enable you to meet your financial needs and reach your goals. We are equally dedicated to protecting the privacy of our members' information. Safeguarding personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

Under the federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. The credit union makes disclosures to nonaffiliated third parties as permitted by law under 716.14 and 716.15.

Information We Collect and Disclose About You

Our credit union will collect and disclose only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services –no more.

We collect and may disclose nonpublic personal information about you from the following sources:

- Membership and loan applications and other forms
- Your transactions with us or others
- Consumer reporting agencies
- Applications or other forms we use to verify information you provide, such as your current or past employers and/or other institutions where you conduct financial transactions.

In keeping with our commitment to provide competitive products and services, the credit union may be required to share the information we collect, as described above and as permitted by law with companies that perform marketing or other services on our behalf or to other financial institution with whom we have joint marketing agreements. Under certain circumstances, the credit union may disclose nonpublic personal information about you in order to process transactions on your behalf and conduct the operations of the credit union.

If you terminate your membership with the Iron Workers Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Certain Parties That Receive Information From Us Where You Can Request to Opt Out.

We may disclose nonpublic personal information about you to the following types of third parties:

- Non financial companies, such as insurance companies. If you prefer that we don't disclose nonpublic personal information about you to such nonaffiliated third parties, you may opt out of those disclosures. This means you may direct us to not make those disclosures (other than those permitted by law).

To opt out, please fill out and return the attached opt out form to the credit union office.

How We Protect Your Information

To protect our member's privacy, Iron Workers Federal Credit Union only works with companies that agree to maintain strong confidentiality protections. We limit the use of information we provide and DO NOT permit these companies to sell the information we provide.

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Negative Information Notice (FACT Act)

We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

IRON WORKERS FEDERAL CREDIT UNION

2201 Liberty Avenue, Room 201, Pittsburgh, PA 15222

OPT-OUT FORM

I/We wish to opt out of any information sharing agreement that the credit union has with any nonaffiliated third party organization. I understand that the credit union agrees to stop sharing my information within 10 days of receipt of this notice.

Signature _____ Social Security No. _____ Acct. No. _____

Joint Owner _____ Social Security No. _____ Date _____