

## Wishing You a Festive Holiday

As the holiday season approaches, we're here to help you plan for a financially stress-free and joyful time. From holiday savings accounts to budgeting tools and cashback rewards, our resources are designed to make your holiday shopping smarter and more manageable. Thank you for trusting us to support your financial goals—we're inspired by the difference you make in your communities. Together, let's create a season filled with rewards, celebrations, and peace of mind. Happy Holidays from all of us to you!



## An Interview with Our Board President

Get to know the heart behind our mission! This month, we sat down with our Credit Union Board President, Mike Church to learn more about their vision, leadership, and dedication to serving our members. Here's what they had to share.

### **What motivates you to be a board member?**

For most of my working career, I have been involved with representing the members of my local union, IBEW Local.76, in one form or another. Whether as a staff member, union officer or when working in the field, I always felt compelled to take a leadership role when asked. This translates to why I am serving on the credit union board. It's my way to continue to serve union members, and their families, just in another capacity.

### **What qualifications do you need to be a board member?**

A board member should have a background in reading and understanding basic financial reports. To have a basic knowledge of income versus expenses and the effects they have on the overall health of the credit union. To be able to work with the other board members to resolve problems. And the most important quantification is common sense.

### **How do you spend your spare time?**

I enjoy working on projects at my house. I try to go out and golf a couple times a week. Enjoygoing wine tasting with friends. When the seasons open, running down to the ocean and digging a limit of razor clams is fun. And the occasional trip to Maui is always nice.

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

Even though I am retired, I believe it is my obligation to serve the members of both Local 76 and the Credit Union in whatever capacity I am asked. My family has benefited so much from my membership in both these institutions, and that serving as a board member is my way of saying thank you.

*I have been a member of Local 76 for 44 years and I retired in 2013.*



# Cyber Security: Staying Safe during the Holidays

As online shopping and digital transactions increase during the holiday season, cybersecurity becomes more crucial than ever. Protecting your personal information and financial data is a top priority, and we're here to help you stay safe. Simple practices, like regularly updating passwords, enabling two-factor authentication, and being cautious of unsolicited emails or suspicious links, can significantly reduce the risk of fraud. Remember to use secure networks and trusted devices when accessing your accounts or making purchases online.

We're committed to providing you with a secure banking experience, and our team continuously monitors for any unusual activity to keep your information safe. If you have any concerns about your account security, don't hesitate to reach out. Let's work together to ensure your holiday season remains joyful and worry-free. Stay vigilant, and enjoy a safe and secure holiday season!



## Banking any time, any place.

Online and Mobile Banking are available anywhere you have a phone or computer! Give us a call and we can set up access to your account 24 hours a day. Go online and view your history, apply for loans, use bill pay, deposit checks and more! It is convenient, accessible, safe and enjoy no fees for banking online!

## WHO WE ARE

Sheila Augustine-CEO

Frosty Carter-Loan Officer

Sherrie Kunishige-Senior MSR

Jade Gonzalez-MSR

## Loan Updates

Rates effective September 30th, 2024

Vehicle Loans	APR	Terms
New Auto	4.99%-18%	up to 84 months
Used Auto	5.99%-18%	up to 84 months
Motorcycles (Street Legal)	6.49%-18%	up to 72 months
New Boat	6.49%-18%	up to 180 months
Used Boat	6.49%-18%	up to 180 months
New RV	6.49%-18%	up to 180 months
Used RV	7.49%-18%	up to 180 months
Toys	7.25%-18%	up to 72 months

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I.B.E.W. Federal  
Credit  
**76**  
Union

\*Some restrictions may apply



## Holiday Closures & Notices

Christmas Day, December 25th

Follow us on Social Media!



IBEW 76  
Federal Credit Union



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