

# Credit Union Updates: Enhancing Your Financial Well-Being

SEPTEMBER 2024

I.B.E.W. Federal

76 Credit  
Union

## Our IBEW 76 FCU Story

IBEW 76 Federal Credit Union was founded August 30, 1957 by a group of Local 76 Electricians, to serve the International Brotherhood of Electrical Workers Local 76 members and their families. Those seven founding Brothers were W.M. Gaffney, John W Thornton, Douglas W. Lane, Ronald Wells, Richard J. Bergman, Paul J. Keonitzer and Clyde H Hupp. With determination, belief and over 50 years passing, IBEW 76 Federal Credit Union has become and remains a vibrant and thriving institution. Here to serve many different union members and their families. The philosophy of “people helping people” was, and still is the intent that remains alive today.

*IBEW 76 Federal Credit Union's goal is to make a difference for our members.*



*Rates effective July 31st, 2024*

Vehicle Loans	APR	Terms
New Auto	5.99%-18%	up to 84 months
Used Auto	6.99%-18%	up to 84 months
Motorcycles (Street Legal)	7.49%-18%	up to 72 months
New Boat	7.49%-18%	up to 180 months
Used Boat	7.49%-18%	up to 180 months
New RV	7.49%-18%	up to 180 months
Used RV	7.49%-18%	up to 180 months
Toys	8.25%-18%	up to 60 months

## Loan Updates

Looking for a new boat or RV for your summer adventures? Our loan rates are up-to-date! Give us a call to see how we can help you get into a new (or new to you) rig.

*Looking for more loan rate options?  
Visit our website!*

### WHO WE ARE

Sheila Augustine-CEO

Frosty Carter-Loan Officer

Sherrie Kunishige-Senior MSR

Jade Gonzalez-MSR

3049 S 36th St, Rm 103 Tacoma WA 98409

Open Monday-Friday 8:30 AM – 5:00 PM

IBEW76FCU.ORG

(253) 475-6661 | (253) 475-0649 FAX



## Ready For A Project?

Unlock the potential of your home with a Home Equity Line of Credit from IBEW 76 FCU, offering rates as low as 7.00%!

Whether you're dreaming of a new deck, doors, windows, landscaping, fencing, or even an outdoor entertainment area, we're here to help you bring your projects to life. Get started today and make your home improvement dreams a reality!



## Benefits of a Low-Rate Credit Card

Take advantage of IBEW 76 FCU's low credit card rates, starting at just 9%, and maximize your credit card benefits! Here are some tips to make the most of your low-interest credit card:

**Always Pay on Time:** Make at least the minimum payment to avoid late fees.

**Pay More When You Can:** Aim to pay off the full balance each month to avoid interest charges.

**Keep Your Balances Low:** Use less than 30% of your credit limit to maintain a healthy credit utilization ratio.

**Monitor Your Credit:** Regularly check your credit reports to ensure there are no errors.

By using a low-rate credit card responsibly, you can build a strong credit history, leading to better credit opportunities in the future, such as lower interest rates on loans and higher credit limits.

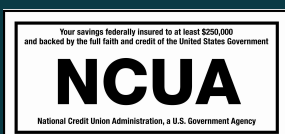
## Banking any time, any place.

**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 at your fingertips, safe and enjoy no fees for banking online!**



## Holiday Closures & Notices

Labor Day, Monday, September 2nd

