

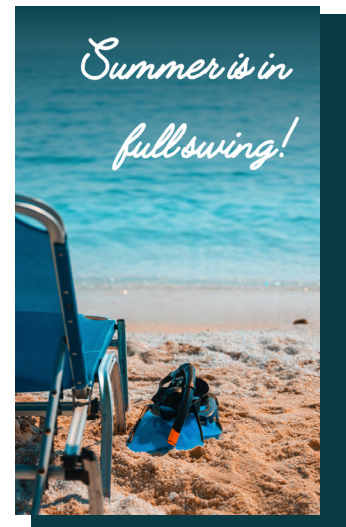
# Credit Union Updates: Enhancing Your Financial Well-Being

JULY 2025

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

## ***Summer is in full swing!***

Whether you're planning a family getaway, tackling home improvement projects, or simply enjoying the warm weather, IBEW 76 FCU is here to help you make the most of your summer adventures. From special seasonal offers to tips on managing your finances during the busy months ahead, we are dedicated to supporting your goals and making this summer your best one yet!



## ***An Interview with Board Member: Cedrea Terry***

For the month of July, we sat down with our Credit Union Board Member, **Cedrea Terry** to learn more him, his leadership, and dedication to serving our members at IBEW 76 FCU.

### ***What is on the Board's priority list for this year?***

I have come to feel that the boards top priority should always be the growth and well-being of our credit union. It has proven to be difficult balancing fiscal responsibility, providing members with the best rates, and still turning a buck. We plan to stay relevant by continuing to offer members all the online banking tools and cyber security most think are only available with big banks. We are fortunate to have a CEO and staff that take pride in educating and assisting current and prospective members.



### ***What are your favorite parts about being a board member for the credit union?***

My favorite part of sitting on the board is the free...you thought I was going to say dinner, haha. Yes the sandwich or pizza at the monthly meeting is great, but the free education is everything. There is a wealth of knowledge about banking, business, and life in general, present at every meeting. It is inspiring to be around people that volunteer their personal time for the good of us all.

### ***What are your favorite things to do when you're not working or making decisions for the credit union?***

Traveling, I love going places I have never been. The only thing I like better than visiting a new place with my wife and kids is visiting a new place with my wife and NO kids.

### ***What is your favorite food of all time?***

Don't know that I could choose one food, I have so many favorites. Food is one of my favorite things in life. Probably a chargrilled ribeye, medium in the middle with a big bucket a Dungeness crab legs.

# Exciting Summer Loan Specials at IBEW 76 FCU

Summer has arrived, and IBEW 76 FCU is celebrating with fantastic new loan offers to help you make the most of the season. Take advantage of auto loan rates starting as low as 4.00% APR, available for both new purchases and refinancing—perfect for those planning a summer road trip or looking to upgrade their ride.

But that's not all! We're also rolling out improved rates on boat and RV loans, now starting at just 6.00% APR with flexible terms up to 180 months. Whether you're dreaming of family fishing trips or cross-country adventures, now is the ideal time to make those summer memories a reality.

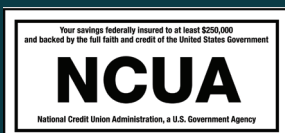
Terms and conditions apply. All loans subject to credit approval.



## Summer Projects Made Simple

Summer is the ideal season to bring your home improvement plans to life, and IBEW 76 FCU is here to help you get started. With our Home Equity solutions, you can boost your home's value and create inviting spaces for family and friends to enjoy.

Choose a Home Equity Loan with fixed rates starting at 6.50% and terms up to 180 months, or opt for the flexibility of a Home Equity Line of Credit at a 7.00% variable rate. Whether you're dreaming of a new deck, a kitchen upgrade, or another renovation, your home's equity can provide the funding you need to make your vision a reality.



**Holiday Closures:**  
Friday, July 4th  
Independence Day

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