

Your Money, Your Community, Your Credit Union

Summer may be winding down, but we're just getting started! As kids head back to school and we all settle into fall routines, your credit union has been busy preparing exciting updates and services to support your financial goals through the season. From back-to-school savings tips to preparing for the holiday season ahead, we've got you covered.



An Interview with Board Member: Linda Soikowski

This month, we sat down with our Credit Union Board Member, **Linda Soikowski** to learn more about her leadership, and dedication to serving our members at IBEW 76 FCU.

What specific skills, knowledge, or experience do you bring to the board?

I was fortunate in that I found a career in the credit union world. I've worked in/for/and on the board of credit unions, since 1976. Many of the credit unions I've been affiliated with have been labor union based, so I have an excellent knowledge of the unique challenges facing credit unions in the trades. I have managed union credit unions, even in a one person office, so I know the work from the ground up. In addition, I have been both a director and president of the board of directors which gives me a view from the other side of the table. Most of my education has been based in leadership and management, which are skills needed as a director.

What is your definition of a successful credit union?

My definition of a successful credit union is one with the primary goal of serving the membership, followed closely by providing a workplace for employees which will allow them opportunities to grow in knowledge to better serve member needs. Not least, it would have a knowledgeable board of directors and a dedicated CEO.

What do you see as some of the key challenges facing credit unions today?

Credit unions today face strong competition, not just from banks, but from other credit unions. IBEW 76 FCU is in a unique position in that they have a common bond membership, union employees. Taxation has also been a looming issue and in today's national environment it is more important than ever before to tell the credit union story of people helping people. Our legislators need to understand.

What is a fun fact about yourself that you would like to share with our membership?

I'm retired from my credit union job, although I love the volunteer position I have with IBEW 76 FCU. Being retired allows me to travel, which in hindsight, has always been one of my very favorite things to do. My picture was taken at the Louvre in Paris. I've been to every state, except Oklahoma (not for any reason, just wasn't in the neighborhood) and now I've added six European countries to my travel resume. I'm hoping for more.

What kind of advice would you offer someone that is considering joining the board?

Here's my advice: Be ready for a time commitment. You can't help if you don't attend the functions. Take some time to learn all you can about the credit union, especially how to read the financial reports presented. Most of all, remember you are there to meet the needs of your members. ***It's always about the members.***



Keep Your Contact Information Up to Date

Your address, phone number, and email preferences are more important than you may realize. At IBEW 76 FCU, staying in touch with you is critical to protecting your accounts and keeping your membership running smoothly:

- **Fraud Protection:** If we detect unusual activity on your debit or credit card, we need your current contact information to reach you quickly. A delay in reaching you could put your account at risk.
- **Statements & Notices:** An accurate mailing address ensures you receive statements and important disclosures without interruption.
- **Online & Mobile Banking Security:** Updated phone numbers help verify your identity and allow you to reset access if needed.
- **Privacy Rules:** For your security, federal regulations prohibit us from sharing sensitive account details by email. That means we rely on your current mailing address and phone number to deliver important information.

Keeping your information current is one of the simplest—and most effective—ways to protect your finances. If you've moved, changed your phone number, or updated your contact details, please let us know right away.



Traveling Soon? Let Us Know Before You Go!

Planning a weekend getaway to see the fall foliage or heading out on a family vacation? Before you hit the road, give us a quick call with your travel plans.

By coding your debit and credit cards for out-of-state use, we can help ensure your purchases go through smoothly—without the frustration of unexpected blocks or declined transactions. It only takes a few minutes, but it could save you from being stranded without access to your funds while you're away.

Just share your travel dates and destinations, and we'll take care of the rest—so you can focus on making memories, not worrying about your cards.



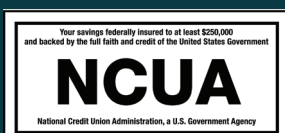
We have a 2021 Ram 1500 For Sale

This reliable Ram 1500 is built for the job site and beyond. Whether you're hauling tools, equipment, or materials, this truck delivers the durability and performance that our members depend on. At \$34,845, it's an excellent value for a quality work vehicle that's ready to get the job done. Don't miss out on this opportunity to own a dependable truck that can handle whatever your work demands!

Details:

BigHorn | 4x4 | 5.7L HEMI V8 eTorque | Navigation | Power Seats | Fixed Running Boards | Bed Liner | Tow Package | Remote Start | 31,332 miles

Valued at \$40,000.00 Asking \$34,845.76



Holiday Closures:

Monday, October 13th
Indigenous Peoples Day

Tuesday, Nov. 11th
Veterans Day

Follow us on Social Media!



IBEW 76
Federal Credit Union



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