

Credit Union Updates: Enhancing Your Financial Well-Being

DECEMBER 2025

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

Grateful for Our Community

As the year comes to an end, our entire team at IBEW 76 Federal Credit Union wants to express our heartfelt gratitude to each and every one of you. You are at the heart of everything we do, and your continued support and loyalty have been instrumental in our journey to serve you better. Thank you for being part of our credit union family. It truly means the world to us.



An Interview with Board Member: Robyn Funk

To close out the year, we sat down with our Credit Union Board Member, **Robyn Funk** to learn more about her leadership, and dedication to serving our members at IBEW 76 FCU.

What motivated you to accept this board position?

The work that the women of IBEW 76 FCU do to help people pull themselves out of hard times is second to none. They have helped me so it's my turn to help the Credit Union. I truly believe in the fundamental concept of members helping members.

How do you spend your free time?

As a very active lazy person, I'm either being a couch potato or snowboarding/floating the river/rowing/ect.



What discussions at the board meeting do you appreciate?

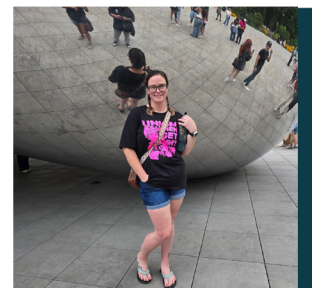
As I'm still learning, I really value every conversation we have at our board meetings. The ones that stick out to me the most are about helping our members understand the real benefits of being part of our credit union. I hear so many myths about us just because we're a "small" credit union. I love being able to tell people that they can still have that "old-school" experience of walking into a branch where folks know their name and genuinely care about them, while still enjoying all the modern conveniences they expect. To me, that balance is what makes our credit union special.

What is the best advice you've ever received?

You're not allowed to take sh*t from inanimate objects

What is a secret talent you have that no one knows about?

I'm embarrassingly good at quoting Pirates of the Caribbean almost word for word.



Make 2026 Your Best Financial Year Yet

The new year is the perfect time to take control of your financial future. Whether you're building an emergency fund, saving for a major purchase, paying down debt, or planning for retirement, setting clear goals is the first step toward success.

Start by identifying what matters most to you and your family, then break larger goals into smaller milestones—like saving a specific amount each month or paying off one credit card at a time. Our team is here to help you every step of the way. Stop by or give us a call—let's make 2026 your strongest financial year yet.



Our Mobile App Is Now Available



Android



IOS

Your Low-Rate Visa Card

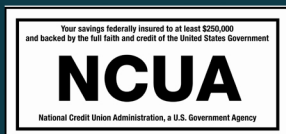
As an IBEW 76 FCU member, you have access to a Visa card with a competitive low rate—lower than most traditional credit cards. It's a smart way to save money on everyday expenses or larger purchases. Don't have one yet? Stop by or call us to learn more!



Take Control: Pay Off and Consolidate Your Debt

If debt feels overwhelming, you're not alone—and there are practical steps you can take to regain control. One of the most effective strategies is debt consolidation, which combines multiple high-interest debts into a single loan with a lower interest rate and one manageable monthly payment. Consolidating your debt can help you save money on interest, simplify your finances, and pay off what you owe faster. Whether it's credit card balances, personal loans, or other obligations, we offer consolidation solutions designed to fit your unique situation.

Ready to create a clear path to becoming debt-free? Let's work together to lighten your financial load and set you up for a fresh start in 2026.



Holiday Closures:

Christmas Day, Dec. 25
New Years Day, Jan. 1

MLK Jr Day, Jan 19
President's Day, Feb. 16th

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