

Local 20 IBEW Federal Credit Union

4th Quarter Newsletter

October - December 2018

HOLIDAY CLOSINGS

Monday, October 8, 2018 – Columbus Day

Monday, November 12, 2018 – Veterans Day Observed

Thursday & Friday, November 22-23, 2018 - Thanksgiving

CLOSING @ 3 PM – Monday, December 24, 2018 – Christmas Eve

Tuesday, December 25, 2018 – Christmas

CLOSING @ 2 PM – Monday, December 31, 2018 – New Year's Eve

January 2019

Tuesday, January 1, 2019 – New Year's Day

Monday, January 21, 2019 – Martin Luther King, Jr Day

IMPORTANT ANNOUNCEMENTS

New Website!!! The web address is the same www.local20ibewfcu.com but the look and feel has changed. Please check it out! The site is more user friendly, with easy navigation, and online access to any form you might need. The new website also works great with cell phones, tablets, laptops, and PC's. We want to continue to improve our website, if you have suggestions, please email or call us with your suggestions. We value your input and want to provide the best website possible for our members. Note: Concerning the new website, if you had an existing shortcut on your current web browser the old short cut will need to be deleted and a new shortcut added.

****WE ARE TRANSITIONING OUR MASTERCARDS TO CHIP CARDS. FROM HERE ON OUT, ALL MASTERCARDS WILL BE GOLD AND HAVE A CHIP. This will happen when your regular card is renewed. If your previous card was not gold, please note that you will have a NEW CARD NUMBER. This means you will need to change any automatic payments, etc. you have set up for the old card number.****

ATTENTION: We are doing our best to answer all phone calls. If you are calling for an account balance, please dial 3 to use the AUDIO TELLER. If you do not have a PIN for this, we will be happy to set you up with one. If you call and we are unable to answer, PLEASE LEAVE A MESSAGE and be patient with us. We appreciate your patience and understanding!!!! THANK YOU FOR BEING OUR MEMBER!

*****It is VITAL that we have current information on your account regarding contact information and BENEFICIARY information. Please call us to verify that our information is correct. If something is outdated, we can get a form to you so that the records can be current in case anything happens.*****

We would like to cut expenses as much as possible. We provide online access to accounts. If you would like online access, we would be more than happy to set you up so you won't have to receive a statement in the mail. We will be saving paper and postage!!

Please note:

The Night Depository is available for you to drop off Deposits and/or Loan Payments. It is located on the South side of the Building.

Automatic Union Dues Deductions

If funds are not available in the account you have chosen, your dues will **NOT** be paid. If your name appears on the report for three (3) consecutive months without a dues transaction, you will be automatically be dropped from the dues deduction list. Dues are deducted on or about the 15th of each month for a \$2.00 fee.

Note: If you would like to have dues automatically taken from your account, please contact us for a form. We are here to serve you.

Special points of interest:

- Dues will be withdrawn on the 15th
- We recommend that you leave \$60 in the account

*****LENDING POLICY CHANGE*****

We have recently updated our lending policy. We are transitioning to FICO scoring. This will allow for more opportunity and a better chance to be approved for a loan with us. We have also changed our unsecured credit limits. Please contact us for your lending needs and we will see how we can help!

*Please note all loans and discounts are subject to Credit Union approval. Previous loans must have been paid in a satisfactory manner.

Applications are available on the website: www.local20ibewfcu.com or at the Credit Union.

Special Note: Staying current on your loan is extremely important to the Credit Union. As part owner of the Credit Union, when the Credit Union suffers from high delinquencies, it can hurt you as well. Please contact us so we can try to work with you.

CREDIT UNION STAFF

Ken Everitt ext. 1004	CEO / Manager	ken@local20ibewfcu.com
Sonya Evans ext. 1002	Manager's Assistant / IRA Coordinator	sonya@local20ibewfcu.com
Brandi Everitt ext. 1006	Loan Officer	brandi@local20ibewfcu.com
AUDIO TELLER ext 3	AUDIO TELLER	Call ext 0 to set up PIN
Teller ext. 0	Teller	

Telephone Number: 214-363-9223

Toll Free Telephone Number: 1-877-341-7390

Fax Number: 214-363-5836

688 West Tarrant Road, Grand Prairie, Texas 75050

“Not for Profit, Not for Charity, But for Service”