

IBEW 76 FCU

4th Quarter 2010

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Tacoma WA 98409
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M - F 9:00 - 5:00
www.ibew76fcu.org



Great Vehicle Financing

Dealers need to clear out their 2010 inventory to make way for the new 2011 models. This means they're ready to offer exceptional pricing.

So, if you've been thinking of buying a new car, IBEW 76 FCU has the financing to get you the car you want with a payment you can afford.

We offer flexible terms up to 84 months, up to 100% financing and rates as low as 3.95% APR

Vehicle	3.95% APR – 18.00% APR
Boat	6.00% APR – 18.00% APR
RV	6.00% APR – 18.00% APR
Motorcycle	5.25% APR – 18.00% APR
Signature	8.00% APR – 18.00% APR
Line of Credit	9.00% APR – 18.00% APR
Apprenticeship	6.00% APR
Visa™	9.00% APR
Share Secured	3.50% APR + Share Rate
Certificate Secured	3.50% APR + Certificate Rate

Office Closures

Winter weather is here. In the event of inclement weather, the Credit Union may open late and/or close early. Please call ahead to check the hours.

- February 21, 2011 President's Day

2010 4th Quarter Dividends

Share	1.50% APR	1.508% APY
IRA	2.50% APR	2.524% APY

Share, IRA & Certificate Rates for 2011

Share	0.50% APR	0.501% APY
6 M Certificate	0.75% APR	0.752% APY
12 M Certificate	1.00% APR	1.004% APY
18 M Certificate	1.25% APR	1.256% APY
24 M Certificate	1.50% APR	1.508% APY
36 M Certificate	1.75% APR	1.762% APY
IRA	1.00% APR	1.004% APY
12 M Certificate	1.25% APR	1.256% APY
18 M Certificate	1.50% APR	1.508% APY
24 M Certificate	2.00% APR	2.015% APY
36 M Certificate	2.50% APR	2.524% APY

- All dividends are paid quarterly;
- Share & IRA Certificate minimum balance \$1,000;
- Early withdrawal penalty will apply

2011 Election of Officials

Nominations for Board of Directors are now being accepted. If you are interested and would like to submit your name for consideration please send in your name and qualifications to:

2011 Election of Officials
IBEW 76 Federal Credit Union
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Volunteer qualifications for Board of Director positions include:

1. Must be a member in good standing
2. Must be at least 18 years of age
3. Must be bondable by the Credit Union's fidelity bond company
4. Must complete a volunteer application

Suggestions must be received no later than Friday, February 4, 2011. The list of nominees will be listed in the office after February 14, 2011 and voted on at the March 12, 2011 Annual Meeting.

New Website

Things are changing at IBEW 76 Federal Credit Union for the better. Starting January 1, 2011 we will be enhancing, redesigning and improving our website. We hope that you find this newly created website easier to navigate. We hope you enjoy the new look.



www.ibew76fcu.org

Call and sign up today for access to online banking.

Also follow us on Facebook.



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Privacy Policy Notice

Protecting your privacy is important to IBEW 76 FCU and our employees. We want you to understand what information we collect and how we use it. In order to provide our members with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain member information. The following policy serves as a standard for all IBEW 76 FCU employees for collection, use, retention, and security of nonpublic personal information.

What Information We Collect

We may collect "nonpublic personal information" about you from the following sources:

- Information we received from you on applications or other loan and account forms;
- Information about your transactions with us or others; and
- Information we received from third parties such as credit bureaus.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

What Information We Disclose

We are permitted under law to disclose nonpublic personal information about you to other third parties in certain circumstances. For Example, we may disclose personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. If you decide to close your account(s) or become an inactive member, we will continue to adhere to the privacy policies and practices described in this notice.

Our Security Procedures

We also take steps to safeguard member information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. Employees who violate these standards will be subject to disciplinary measures. We maintain physical, electronic, and procedural safeguards that comply with deferral standards to guard your nonpublic personal information.

