

IBEW 76 FCU

4th Quarter 2009

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9.00% APR Fixed Visa Classic

0.00% APR Credit Card Offers?

Make sure you read all of the fine print. You might be surprised to find minimum purchase requirements; teaser rates that increase after a few months; penalty rates of 25% APR or higher for missed payments, going over the credit limit or bouncing a payment; or higher cash advance rates.

Get a card you can trust:

- No Annual fee
- Lines from \$500 - \$10,000
- Same low rate for purchases & advances
- Rate doesn't increase as a penalty
- 25 day interest free grace period on purchases
- No balance transfer fee
- No minimum finance charge
- 24 hour online access
- Guaranteed privacy
- Free Verified By Visa

Get rid of the high rate cards in your wallet. Transfer those balances to your IBEW 76 FCU Visa.

Make Remodeling Dreams Come True

Home Equity Rates 4.50% APR

Tap into your home's equity to remodel your home, make major purchase, pay tuition or get other things you want. With an IBEW 76 Federal Credit Union home equity line of credit you get the advantages of a great rate and low, low fees. Borrow up to \$200,000 and pay no points or closing costs.

Choose our great home equity line of credit and get one of the lowest rates in town!

Be prepared to turn your home into your "dream" home or take that "dream" vacation you've always wanted.



7 Smart Money Moves

Successful financial management depends less on charting the perfect course than it does navigating the occasional bump in the road. Whether you need to plug leaks in your spending, learn where to find the best deals or even trick yourself into shaving expenses, we've got something for everyone. Here are seven smart money management tips to make every dollar count:

1. Don't keep getting deeper in debt. A good rule of thumb is that your monthly debt payments, including rent or mortgage, should not exceed 40–45% of your take-home pay. The rest needs to cover food, clothing and other expenses.
2. Keep one credit card for emergencies. Pay balances in full when your statement comes in.
3. Cut up other credit cards so you're not tempted to spend more. Notify your credit card companies in writing that you're closing the account. Tell the company that gave you the card to have the record reflect that the card was "closed by the consumer"

- otherwise; a creditor might think the credit card company shut down the account.
4. Contact your creditors immediately if you're unable to pay your bills on time. Explain why you're having problems and that you're trying to be responsive—they may agree to a special repayment program.
 5. Target accounts to pay off. You're better off going after those accounts with the highest interest rates, but you may boost your enthusiasm for getting out of debt if you knock off several smaller balances first.
 6. Lower your monthly payments by consolidating your debt at the lowest interest rate you can qualify for. Ask a relative or friend to co-sign a credit application if you can't get credit in your own name. Then make consistent, on time payments to re-establish a good credit history.
 7. Avoid paying unnecessary checking or transaction fees on the financial products you use.

4th Quarter Dividends

Shares 1.75% APR 1.762% APY

IRAs 3.25% APR 3.29% APY



IBEW 76 FCU Annual Meeting

Saturday, April 24, 2010

2:00 pm- 5:00 pm

\$5.00 per person

Office Closure Calendar

February 15, 2010

Presidents Day

