



**IBEW 26**

*FEDERAL CREDIT UNION*



AMERICA'S  
CREDIT UNIONS™

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TOOL LOAN AND SPECIAL SALE  
CREATED FOR SPONSOR GROUP  
PRESENTER: Doreen C. Bruder, CEO  
August 31, 2010



**IBEW 26**

FEDERAL CREDIT UNION



AMERICA'S  
CREDIT UNIONS™


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- ❑ IBEW 26 FCU started in 1955
  - ❑ \$23 million in assets
  - ❑ 3300 members
  - ❑ Located in sponsor building
  - ❑ Full range of services offered to be our member's Primary Financial Institution

# Our Credit Union serves Trade Unions, their office workers and families.

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- ❑ IBEW LU 26 (Electricians)
- ❑ IBEW LU 70  
(Electricians/Lineman)
- ❑ IUEC Local 10  
(Elevator workers)
- ❑ SMW Local 100  
(Sheetmetal Workers)
- ❑ Insulators & Allied  
Workers Local 24  
(Heat & Frost Insulators)



# Apprenticeship at Trade Unions

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- Trade Unions have apprenticeship schools that provide both on the job training and classroom training
- Each Trade Union has their own curriculum and qualifications
- IBEW LU 26 Apprenticeship
  - Apprenticeship training is a five year course
  - Graduates become “Journeyman”
  - Graduates receive AA College Degree

# Loans

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- Tool Loan
  - \$1000.00 to help buy tools for the jobsite
  - Available for apprentices in school
  - Minimum credit requirements
  - Fixed interest rate and monthly payments



# Fall Fest outdoor festival at Sponsor Building



JOIN US FOR  
**FALL FEST**

**Who:** You, IBEW 26 FCU and Great Vendors!

**What:** Raffles • Door Prizes • Specials

**When:** October 5-8 and October 12-15, 3 to 5 p.m.

**Where:** IBEW 26 Federal Credit Union  
4371 Parliament Place  
Lanham, MD 20706

**Sponsors:** WE Mortgage Specialist, GOLD GLORY HARLEY-DAVIDSON, FLYIN' A, DOMINION ELECTRIC SUPPLY COMPANY, INC., enterprise, Milwaukee, GREENLEE, carhartt, RED WING SHOES, WORX BY BLACK & DECKER

**IBEW 26 FCU**  
301-306-0610 • www.ibew26fcu.com

**Member Credit Union**

**NCUA**  
NATIONAL CREDIT UNION ASSOCIATION

**IBEW 26 FCU**  
IBEW LOCAL LEADER

- ❑ Apprentice participation
- ❑ Tool Vendors onsite
- ❑ Tool displays
- ❑ Special priced tool packages for event
- ❑ Credit Union Loan officers onsite
- ❑ Tool Loan promotion
- ❑ Door Prizes



# PAYROLL DEDUCTION

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- ❑ All Contractors that have a signed agreement with IBEW Local 26 participate in payroll deductions.
- ❑ Pay your self first
- ❑ Build savings account
- ❑ Repay a loan with IBEW 26 FCU
- ❑ Pay your Union Dues



# CREDIT BUILDER LOAN

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- ❑ Guaranteed approval
- ❑ Fixed interest rate and terms
- ❑ Reported to all 3 credit bureaus
- ❑ Essentially forces you to save
- ❑ Repayment thru payroll deductions
- ❑ Helps build and/or re-establish credit



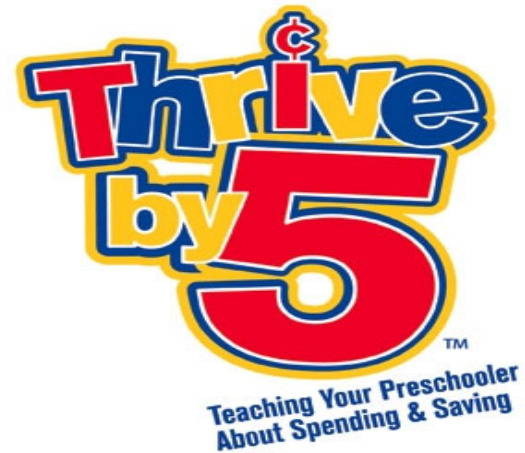
# FICO Review

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- ❑ Pull member's credit report and FICO score
- ❑ Review debts to determine if moving them to the Credit Union will save them money
- ❑ FICO power point review explains factors that impact your FICO score
- ❑ Educate member on how to improve score

# Financial Education on our Website

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# Thank you

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## Contact information:

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