

Financially Fit

for members of

Pipefitters Steamfitters Credit Union



FALL 2016

Coming to a Branch Near You – With Shared Branching

Personalized service is a major benefit of banking at Pipefitters Steamfitters Credit Union and you don't have to sacrifice convenience to get it. Take advantage of Pipefitters

Steamfitters Credit Union's shared branching services through CO-OP Shared Branch and you can access your account at any of 5,100 credit union branches nationwide, often just as if you were visiting one of our own.

The national CO-OP Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to Pipefitters Steamfitters Credit Union. This is a huge benefit to Pipefitters Steamfitters Credit Union members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Wherever you are across the country, chances are good there's a shared branch near you.

Shared branching is yet another example of credit union membership offering the best of both worlds – individualized attention and nationwide availability. The cooperative spirit of credit unions allows them to work with each other in ways that competing banks typically do not. Visit www.co-opsharedbranch.org or download the Shared Branch Locator app for iPhone or Android to find branches nearest you. You can also look for the "CO-OP Shared Branch" logo on the door of any credit union branch.

At a CO-OP Shared Branch location you can:

- Make deposits and withdrawals
- Make loan payments

Many shared branches also offer transfers, statement histories, money orders, traveler's checks and notary services. Since services vary from one location to another, check with individual branches before your visit for a complete menu of available services.



Look for the CO-OP Shared Branch logo to find shared branches near you.

International Credit Union Day Celebrates the Authentic Difference

On October 20, 2016, credit unions around the world will celebrate International Credit Union Day (ICU Day). Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy.



Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. "The authentic difference," this year's ICU Day theme, zeroes in on what makes credit unions different from banks, fintech startups and other financial institutions – our principles. This is why we celebrate ICU Day at Pipefitters Steamfitters Credit Union. We think ideas like people before profit, social responsibility, and financial education improve lives.

So when we wish you a Happy ICU Day, know that we're thanking you for belonging to a movement that's helping your neighbors – and people around the world – grow and thrive and follow their dreams.

Join us Thursday, October 20 between 9am-5pm at the credit union to celebrate International Credit Union Day. We will have refreshments and door prizes to say thank you for being a member of Pipefitters Steamfitters Credit Union.

Account Information Is Your Membership Active?

We are in the process of reviewing accounts that have had no transactions for the past three years as required by Minnesota Statute § 345.41. This law requires both banks and credit unions to review their records annually and determine those accounts containing funds that need to be contacted. The account can remain here, but we need to hear from you. You may receive a letter, asking you to re-active your membership by performing a transaction. If we do not hear back from you, we will make every effort to contact you. However, if we are unable to communicate with you, we may be forced to transfer the funds to The State of Minnesota as an abandoned/unclaimed account. If you have any questions, please contact a Credit Union representative at **651-227-0771**.

We're on Facebook

Be the first to know about special offers and events. Visit our page and like us on Facebook.



Loans

Dreaming of a winter wonderland?

Are winter snow sports your idea of a perfect snow day? If you answered yes, why not upgrade or purchase your new snowmobile with a loan from Pipefitters Steamfitters Credit Union! We offer flexible terms and low rates to make your dream a reality with rates as low as 3.99%. Login to your Pipeline Banking account today to start your application or call the Credit Union directly to talk to a Loan Officer about the details and start planning to make great winter memories.



Holiday planning, gifts and to do lists already crowding your mind? Ease the stress and apply for a Holiday Loan from Pipefitters Steamfitters Credit Union to cover your holiday expenses. This loan is available between November 1st and December 24th so take advantage today.

Enjoy family, friends and the holidays knowing cash flow won't be an issue. Login to your Pipeline Banking account today to start your application or call the Credit Union directly to talk to a Loan Officer about the details and start planning to make great holiday memories.

\$10,000 in Scholarships Available to Minnesota Credit Union Members

In a partnership with the MNFIC, Pipefitters Steamfitters Credit Union is pleased to offer a scholarship program exclusively to credit union members to help further their pursuit of education.

For the 2016-2017 school year, \$10,000 in scholarships will be awarded to college students in traditional (high school seniors entering college) and non-traditional categories.

- Four \$1,000 Harvey Bakke scholarships
- Twelve \$500 scholarships



Complete an application and essay online at mnfic.org or the link on our website www.pipefitterscu.org. The deadline to apply is February 1, 2017.

2016 Essay Question: **"How can the credit union of the future best serve YOU?"**

Privacy Policy

Pipefitters Steamfitters Credit Union Privacy Policy and how we share your information is available for your review at our branch or on our website at www.pipefitterscu.org. This policy is also available to you upon request. Please call the credit union at **651-227-0771** and we will provide this to you.

Upcoming Office Closures and Holiday Hours

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| Columbus Day | October 10, 2016 |
| Veterans Day | November 11, 2016 |
| Thanksgiving | Wednesday, November 23, 2016 9am-2pm Thursday November 24, 2016 Closed |
| Christmas Day Observance | December 26, 2016 |
| New Year's Day Observance | January 2, 2017 |

PIPEFITTERS STEAMFITTERS CREDIT UNION

6445 Lake Road Terrace, Suite 100
Woodbury, MN 55125

www.pipefitterscu.org

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| Hours: | Monday | 9:00am – 5:00pm |
| | Tuesday..... | 9:00am – 5:00pm |
| | Wednesday | 11:00am – 7:00pm |
| | Thursday | 9:00am – 5:00pm |
| | Friday | 9:00am – 5:00pm |

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| Office Phone | 651-227-0771 |
| Fax | 651-228-0824 |
| Toll Free | 1-888-956-0771 |
| 24 Hour Account Audio Response Line..... | 651-209-1116 |
| Lost or Stolen VISA Card | 1-800-600-5249 |
| Lost or Stolen ATM/Debit Card..... | 1-800-535-8440 |

BOARD OF DIRECTORS

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Federally Insured
by NCUA