



Financially Fit

for members of

Pipefitters Steamfitters Credit Union



SUMMER 2016

Visit Our Redesigned Website

Pipefitters Steamfitters Credit Union launched its newly redesigned website on June 14, 2016. The credit union worked in partnership with LKCS, to redesign and enhance our website to accommodate the changing needs of the credit union's members with a modernized web presence.

The refreshed website includes a complete overhaul of design, including smarter navigation, simplified organization, and a range of additional features.

To learn more about Pipefitters Steamfitters, and to see our new site, visit <https://www.pipefitterscu.org>.



Shared Branching Coming Soon



Shared Branching is a service that will allow you to access your Pipefitters Steamfitters Credit Union account from nearly 4,800 credit union branches worldwide – yes, worldwide. Living the credit union philosophy of people helping people, we have partnered with CO-OP Financial Services and very soon you will be able to access your credit union from nearly every state. Check out www.co-opcreditunions.org, click on Find an ATM or Branch and choose Shared Branch in the drop down menu.

We're on Facebook

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



E-Alerts

Do you ever find yourself wondering what your account balance is? You are not alone. Many of our members have the same thought. The great news is that you can now receive alerts without having to use online banking. Contact the credit union to get signed up today.

Unsecured Loan Special

Did you know? Did you hear?
We are still offering our unsecured loan special!

Pipefitters Steamfitters Credit Union is currently offering an unsecured loan **up to \$10,000** at a rate **as low as 6.75%**.

Getting some home improvement projects done around the house this summer or dreaming about that summer family vacation? Let us help make your plans a reality. With an unsecured loan from Pipefitters Steamfitters Credit Union you have the choice to use your loan proceeds for whatever your needs are. Take advantage of what your credit union has to offer.

Login to your Pipeline Banking account today to start your application or call the credit union directly at **651-227-0771** to talk to a Loan Officer about the details.



New Boat Loans

Land of 10,000 Lakes has a great ring to it. Are they calling to you? Get out on the lake this summer in a brand new boat financed by Pipefitters Steamfitters Credit Union. Financing **as low as 1.90%** for a term up to 60 months. Choose a term with a low monthly payment to fit your financial needs. Login to your Pipeline Banking account today to start your application or call the credit union directly at **651-227-0771** to talk to a Loan Officer about the details and start making great summer memories.

Lutheran Social Services (LSS) Continued Partnership

Pipefitters Steamfitters Credit Union members and their families have access to Financial Choice, an enhanced level of service from LSS Financial Counseling.

Pipefitters Steamfitters Credit Union continues its partnership with LSS Financial to provide confidential, financial counseling for our members. The LSS Financial Counseling program has 28 years of experience and is the largest provider of full-service, community-based financial counseling and financial education in Minnesota.

Lutheran Social Service can help you manage debt and build financial success.

A financial counselor with LSS can help you develop a budget, increase your retirement savings, manage student loans, avoid identity theft and scams, or set and stick with your financial goals.

When you are ready to take action, LSS Financial Counseling offers the help you need. Contact the credit union today to schedule an appointment or call **1-800-528-2926** to speak with a Financial Counselor. You may also visit their website www.lssmn.org/pipefitters to see all of the services available to you as a member of Pipefitters Steamfitters Credit Union.



Upcoming Office Closures

Labor Day, September 5th, 2016

Columbus Day, October 10th, 2016

Chip Cards Have Arrived

As of January 2016, all Pipefitters Steamfitters VISA Credit Cards will be replaced as they expire, with a chip card. With this chip you can feel more secure knowing that you have additional protection for your account. The new EMV (Europay, MasterCard, and Visa) card, also known as a "chip card," is different than any other card you've carried in the past.

Your chip card is more secure than a traditional "strip card," because each transaction with a chip card includes a "unique transaction code." This code changes every time you use your card making it much more difficult for criminals to obtain your card information in an effort to fraudulently use your account information.

In many respects, your new chip card will function in the same manner as your old strip card, but now you may see "chip reader" machines added to checkout lines. Chip reader machines use what is called "card dipping" and may take a little longer than a traditional "swipe" transaction, but really will not add any more time to the transaction process. If you notice that your card does not have a chip, you can still swipe it at terminals and sign to confirm your transaction as you've done in the past.

As the transition to the chip card continues, you will see more variations of not only the card, but the chip reader machines as well. Initial chip card distribution will include cards that have both chip and strip technology; however, future cards will more than likely only include the chip technology.

We anticipate our Pipefitters Steamfitters Debit Cards having the chip technology in May 2017.



PIPEFITTERS STEAMFITTERS CREDIT UNION

6445 Lake Road Terrace, Suite 100
Woodbury, MN 55125

www.pipefitterscu.org

	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

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

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