



Financially Fit

for members of

Pipefitters Steamfitters Credit Union



SPRING 2017

New MasterCard Debit

It's almost here!

As I'm sure you've heard, we will soon be switching to a brand new MasterCard debit card program!

Fitted with the latest industry standard in fraud-fighting capabilities, EMV chip enabled technology makes your new card nearly impossible to duplicate.

The tiny microchip offers big protection. It communicates with EMV terminals at businesses that have installed them. EMV technology complements the security features already in place. It provides more sophisticated verification of your card, so you can feel even more secure.

This program will offer better fraud security, travel features, CardNav app to let you control your card, and CO-OP ATM locator. With the new MasterCard debit card, you will have access to nearly 30,000 surcharge-free ATMs from coast to coast.

That's convenience even some of the big banks can't match. The CO-OP logo on the back of your new debit card means you can use any ATM where you see the CO-OP logo. You are also able to make deposits at nearly 9,000 CO-OP ATM locations. Whether you're across town, or away from home for business or pleasure, finding the closest surcharge-free ATM is easy, using your phone, mobile app, text messaging, or internet access.

You will be receiving your new debit card the week of April 3rd, which you will be able to activate **beginning April 27th**.

Until then, your current VISA debit card will continue to work just as it always has.



Loans

Warmer weather is on its way, and with it may come the need for a little extra cash. Whether you're buying a new camper, boat, ATV, or just want some extra cash for a vacation or home improvement project, the credit union has you covered with a loan to fit your needs.

The process is now easier! With E-Sign qualifying members can sign loan documents without having to visit the credit union office. Save time and gas money by taking advantage of this great credit union feature. Call the credit union to talk to a loan officer about the details.



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

Memorial Day
Monday, May 29th

Independence Day
Tuesday, July 4th



MEMORIAL DAY
HONORING ALL WHO SERVED

We're on Facebook

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



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.

PIPEFITTERS STEAMFITTERS CREDIT UNION

6445 Lake Road Terrace, Suite 100
Woodbury, MN 55125

www.pipefitterscu.org

Hours:

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| 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 |

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Federally Insured
by NCUA