



# Financially Fit

for members of

Pipefitters Steamfitters Credit Union



SPRING 2019

## PRE-APPROVAL YOUR FIRST STEP TO BUYING A HOME.

### HERE ARE A FEW WAYS YOU'LL BENEFIT FROM BEING PRE-APPROVED:

- Allows you to know what you can afford
- Gives you negotiating power and lets the seller know you are serious
- Guides you in your home search
- Streamlines the home purchasing process

Call your Pipefitters Steamfitters Credit Union Representative  
or apply online at [www.PipeFittersCU.org](http://www.PipeFittersCU.org).



**First Class**  
MORTGAGE

We proudly partner with First Class Mortgage to help you achieve your home financing goals.

## Power for Cardholders: CardNav<sup>SM</sup> by CO-OP

Fraudsters have been making a lot of headlines lately. But now there's some good news for our debit cardholders. Our members now have access to an app called CardNav<sup>SM</sup> by CO-OP. It's the key to taking unprecedented, real-time control over your cards through your smartphone.

With CardNav, you can turn cards on or off in seconds, and use GPS to restrict transactions to businesses within a designated area. You can limit card use to specific merchants or purchases. You also can receive alerts when you're getting close to any personal spending limits you've set.

In just minutes, you can gain the security and control of CardNav by CO-OP. All it takes to get started is a free download from the Apple App Store or Google Play.



# Are we your primary financial institution?

## If not, you may want to ask yourself... *Why?*

### Pipefitters Steamfitters Credit Union should be your go-to place for all of your financial needs:

- We are a **NOT FOR PROFIT** credit union – This means that you will get the best service and products that are right for YOU.
- **LOANS** – Our rates are the best in the business. Whether it's a new car, a new home, or you just want to get caught up on bills, we've got you covered. Loan somewhere else? We can easily help you refinance with us.
- **CONVENIENCE** – With over 3,500 CO-OP branches and nearly 30,000 CO-OP ATM locations, we belong to the second largest banking network in the country.
- **CHECKING ACCOUNTS and DEBIT CARDS** – Our free checking accounts give you secure access to features like our chip enabled Mastercard network, Bill Pay, and unlimited transactions. Account somewhere else? Direct deposit? Automatic payments? No problem! We can easily help guide you as you switch to your Pipefitters Steamfitters way of life. All of your financial needs under one roof – perfect!
- **VISA CREDIT CARD** – You may already have our Visa credit card, but have you checked to see if you qualify for a new, lower rate? We have ScoreCard, our Visa rewards program. Check your most recent statement to see how many points you already have!
- **TECH** - Take advantage of our state of the art services like online and mobile banking, remote deposit, NavCard Security, Bill Pay, and more.



## Upcoming Holiday Schedule

**Memorial Day**, Monday, May 27 ..... Closed

**Independence Day**, Thursday, July 4 ..... Closed

## THANK YOU STEVE WILL!

We would like to send a BIG THANK YOU to Steve Will for his many years of volunteer service to the Pipefitters Steamfitters Credit Union and our membership. Steve, who retired this year, most recently served on the Board of Directors.

### PIPEFITTERS STEAMFITTERS CREDIT UNION

6445 Lake Road Terrace, Suite 100  
Woodbury, MN 55125

1301 L'Orient Street, Suite 150  
St. Paul, MN 55117

[www.pipefitterscu.org](http://www.pipefitterscu.org)

	<b>Hours:</b> 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 .....	1-888-241-2510

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by NCUA