



Financially Fit

for members of

Pipefitters Steamfitters Credit Union



FALL 2019

Local Service. Global Reach.



International Credit Union Day

On **October 17, 2019**, Pipefitters Steamfitters Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®. There are 200+ million credit union members around the world – more than 100 million in the U.S. alone – and Pipefitters Steamfitters Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans – it is literally people helping people. This is why Pipefitters Steamfitters Credit Union celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

Join us at any of our branches on October 17th and celebrate ICU Day. We will have refreshments and door prizes to say thank you for being a member of Pipefitters Steamfitters Credit Union.

Skip-A-Pay Is Back Again This Season! Just in time for the holidays.

For just \$35.00 you can take a break from your loan payments for a month! Choose December 2019 or January 2020 to be payment free and have some extra spending money during the holiday season.

Watch your mail in November for your SKIP-A-PAYMENT coupon or watch our website for details.



A New Way to Pay!

Introducing Our Portal Pay Link

Make a loan payment from another account you may have somewhere else. Introducing a new way to pay! Through the Portal Pay link on our website, you can direct funds from another one of your accounts with the account number or a debit card to make your loan payment here at Pipefitter's Steamfitters Credit Union. Contact the credit union for any additional questions you may have.



Now is a good time to consider refinancing your home! The housing market is HOT, values are HIGH, and rates are LOW!

Here are just a few reasons to refinance now:

- Reduce your interest rate
- Pay off a second mortgage
- Consolidate debt
- Remove Private Mortgage Insurance (PMI)

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

Call us directly at **651-227-0771** and talk with one of our Loan Officers or stop by any one of our branches.

Ready Reserve

Here To Save the Day!

Introducing **Ready Reserve**, a personal line of credit that is here to save the day! The Ready Reserve is attached to your checking and acts like a safety net. If items come in before your payroll does, Ready Reserve will activate and advance the amount needed to pay the item **WITHOUT** charging a fee. This is a revolving line of credit that is approved based on credit.

If you would like more information, stop by or call one of our Loan Officers today.



Upcoming Office Closures and Holiday Hours

- Columbus Day..... **Monday, October 14th**
- Veterans Day **Monday, November 11th**
- 9am to 5pm..... **Wednesday, November 27th**
- Thanksgiving..... **Thursday, November 28th**
- Black Friday **Friday, November 29th**
- 9am to 2pm..... **Tuesday, December 24th**
- Christmas Day **Wednesday, December 25th**
- 9am to 2pm..... **Tuesday, December 31st**
- New Year's Day..... **Wednesday, January 1st**

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

	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.....	1-888-241-2510

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