

Financially Fit

for members of





FALL 2018

NEW THANKSGIVING HOLIDAY HOURS!

WEDNESDAY, NOVEMBER 21, 2018 THURSDAY, NOVEMBER 22, 2018 FRIDAY, NOVEMBER 23, 2018

9am - 5pm **CLOSED CLOSED**

If you find you need access to your accounts, please visit a shared banking location or any of our 30,000 surcharge free ATMs.

ADDITIONAL HOLIDAY CLOSINGS

Columbus Day • Veterans Day

Christmas Eve 9am-2pm • Christmas Day

New Year's Eve 9am-2pm • New Year's Day, 2019

See other side for details.

International Credit Union Day

On October 18, 2018, Pipefitters Steamfitters Credit Union along with over 235 million people will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes

say thank you for being a member of Pipefitters Steamfitters Credit Union.

the credit union movement's loyalty to its members and its mission to provide them financial support and guidance. Join us at any of our branches on October 18 to celebrate ICU Day. We will have refreshments and door prizes to



platinum lini

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 2018 or January 2019 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.

Board and Committee Nominations

Three directors and two committee members will be elected at the 2019 Annual Meeting of the Members of Pipefitters Steamfitters Credit Union. The 2019 Annual Meeting is planned for 6pm on February 1, 2019, at 1301 L'Orient Street, St. Paul, MN 55117. The following three candidates are up for nomination to fill three-year positions on our board: Mike Menne, Steve Will and Patrick Moore. The Supervisory Committee is also nominating Grant Berqual to serve another 3-year term. Mark Then is up for renewal for his position on the Credit Committee.

If you are interested in serving in any of the above-mentioned capacities, please contact Jennifer Davis at the Credit Union by December 31st. If there are no additional nominations, the individuals named above will be the only candidates. In that event, there will be no election by ballot and no nominations from the floor at the 2019 annual meeting. Rather, the nominees will be elected by general consent or acclamation at the annual meeting.

Be On The Lookout For Visa Courtesy Checks This Holiday Season!

Use the checks for gift giving, paying bills or transferring balances. No fees to use the checks and all for great rates starting as low as 8.75%.

Don't have a Pipefitters Visa yet? Give us a call at **651-227-0771** to check it out.

We're on Facebook

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



Upcoming Holiday Schedule

| Columbus Day, Monday, October 8 Closed |
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| Veterans Day (Observed), Monday, November 12 Closed |
| Thanksgiving |
| Wednesday, November 21, 20189am - 5pm |
| Thursday, November 22, 2018 Closed |
| Friday, November 23, 2018 Closed |
| Christmas |
| Christmas Eve, Monday, December 24Open 9am-2pm |
| Christmas Day, Tuesday, December 25 |
| New Year's |
| New Year's Eve, Monday, December 31Open 9am-2pm |
| New Year's Day, Tuesday, January 1, 2019 Closed |

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

| 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 |
| one | 651-227-0771 |
| | 651-228-0824 |
| | 1-888-956-0771 |
| Account Audio Response Lin | e651-209-1116 |
| tolen VISA Card | 1-800-600-5249 |
| tolen ATM/Debit Card | 1-888-241-2510 |
| | Tuesday Wednesday Thursday Friday one Account Audio Response Lintolen VISA Card |

BOARD OF DIRECTORS

Patrick Moore, Board Chairman Michael Menne, Vice Chairman Adam Hoen, Board Secretary

DIRECTORS

Curtis Johnson Mark Slagle David Steele Steven Will

SUPERVISORY COMMITTEE

Grant Berqual, Chairman Irvin Brewin Dan Knowlan

CREDIT COMMITTEE

Rich Keeney, Chairman Timothy Perfect Mark Then

DELINQUENT LOAN COMMITTEE

Jacob Paulson Erick Peterson Ryan Vail

PRESIDENT & CEO

Jennifer Davis

STAFF

Tracy Hanley Shannon Kleppe Bridget Kope Brenda Macias Wayne Melby Rebecca Peterson Cindy Seebeck Mai Xiong





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