

1ST QUARTER 2026

Member Services

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THINKING ABOUT A NEW VEHICLE?

CHECK OUT OUR LOAN RATES!

NEW VEHICLES AS LOW AS 3.75%

USED VEHICLES AS LOW AS 4.75%

CALL THE CREDIT UNION FOR MORE DETAILS

“Don’t let money run your life, let money help you run your life better.”

– John Rampton

CURRENT FEE SCHEDULE

Par Value of one Share	\$25.00
Return/NSF Check of ACH	\$35.00 per occurrence
Account closed within 90 days of opening	\$25.00
Inactive Account	\$5.00 per quarter
Stop Payment	\$35.00 per occurrence
Vehicle Title/Lien Fee	\$108.00 per title
Mortgage Filing/Satisfaction	Varies by County

I.B.E.W. LOCAL #5 FCU



5 Personality Traits That Can Help You Save Money

Saving money isn't all about whether or not you know how to score screaming bargains. It has more to do with your attitude toward money.

Understanding how personal traits can influence your finances is an essential ingredient for building wealth. Here are 5 key traits:

5. Patience

Patience is one of the most important traits when it comes to saving money. This means waiting until the first wave of product hype has passed, keeping a car for an extra few years before getting another one and waiting until something you want fits into your budget instead of putting it on credit.

Patience is often the difference between creating savings and being in debt. Having the patience to wait until you find a good deal is a cornerstone of good finances.

4. Satisfaction

When you're satisfied, there is no reason to spend money on nonessentials. The sole purpose of commercials is to make you believe that buying a product or service will make you happier, wealthier, and better looking or improve whatever isn't bringing you satisfaction.

People spend because they want to capture the excitement shown in advertisements. When you are satisfied with what you have and your life (not trying to live like those on TV), your finances will be in a lot better shape.

3. Organization

Being organized can make you more productive and ensure that all the many issues pertaining to personal finances are addressed.

It means not paying late fees, not buying two of everything, knowing deadlines that can affect your finances and getting more done in less time. All these can greatly benefit your finances.

2. Discipline

You need the discipline to continue to save money for specific, long-term goals every month. Personal finance isn't a way to get rich quick, but is a disciplined execution of your lifetime plans.

1. Reflectiveness

It's important to be able to look at your financial decisions and reflect on their results. You're going to make financial mistakes. Everyone does. The key is to learn from those mistakes so you don't make them again, or recognize if you keep repeating them.

You may not possess all of the above traits. But knowing them can help you make changes so that you nourish the ones that you have and obtain the ones you're missing.

Ultimately they will help you with your personal finances and create a plan to accumulate the wealth you desire.