3RD QUARTER 2025

Member Services



NEW DIVIDEND RATES

.55%- \$250.01 TO \$5,000.00

.85% - \$5,000.01 AND UP

DEDUCTIONS FOR CREDIT UNION ACCOUNT

If you have set up a payment or deposit to come to the I.B.E.W Local #5 FCU and want to change or stop this from occurring, you must stop through whichever account this is generated from. The credit union does not set this up, the member does. If you have further questions,

please contact us at 412-432-1152

CONTACT INFORMATION:

5 Hot Metal Street, Suite 201, Pittsburgh, PA 15203 Phone: 412-432-1152 Fax 412-431-4659 www.ibew5.virtualcu.net-info@ibew5fcu.com **HOURS OF OPERATION:**

MONDAY AND THURSDAY—9AM TILL 7PM TUESDAY AND WEDNESDAY—9AM TILL 3PM FRIDAY—9AM TILL NOON

UPCOMING HOLIDAY CLOSINGS:

Thursday and Friday, November 27th and 28th Wednesday, December 24th close at 12PM Thursday, December 25th



Current Loan Rates!

CREDIT BASED LENDING/*APR ANNUAL PERCENTAGE RATES

New and Used Auto Rates as low as 3.75% APR* New and Used Motorcycle Rates as low as 5.49% APR*

Home Equity Rates as low as 5.00% APR* Boats, Motor Homes & Trailer Rates as low as 5.99% Apr

> Signature Loan Rates as low as 7.50% APR* New ATV Rates as lows as 7.99% APR*

Fully Secured Loans as low as 2.65% APR* Used ATV Rates as low as 8.49 APR*

*Rates may vary based on applicant's credit history.

All loan approvals are subject to normal loan underwriting guidelines.



CREDIT UNION BOARD, COMMITTEES AND STAFF

MICHAEL J. BERTA SR /PRESIDENT
ROBERT STONECIPHER /VICE-PRESIDENT
MICHAEL MARINI/TREASURER
NEAL FANKS/SECRETARY
STAN STAVISH /BOARD MEMBER
TYWANNA WASHINGTON/BOARD MEMBER
MATT ROSSA/ROARD MEMBER

SARAH FANKS/ LOAN OFFICER

KEVIN KARNACK/ SUPERVISORY CHAIR

SEAN MULLEN/ SUPERVISORY COMMITTEE

ADRIAN WEIL/ SUPERVISORY COMMITTEE

JOSHUA NICKEL/SUPERVISORY COMMITTEE

KATHLEEN SAFFER/OFFICE MANAGER

ASHLEY COVALT/MEMBER SERVICE REP



