

1ST QUARTER 2025

Member Services

WHAT'S NEW???

We are now offering a 1% discount on all loans issued to veterans—call the credit union for details.

“More people should learn to tell their dollars where to go instead of asking them where they went.”

– Roger Babson

NEW CERTIFICATE OF DEPOSIT

\$5,000.00 MINIMUM

3.25 % FOR 6 MONTHS

MUST BE NEW MONEY



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:

FRIDAY, APRIL 18, 2025 (GOOD FRIDAY)

I.B.E.W. Local # 5 Federal Credit Union

Credit Union News



Current Loan Rates!

CREDIT BASED LENDING/*APR ANNUAL PERCENTAGE RATES

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

Home Equity Rates as low as 5.00% APR*

Signature Loan Rates as low as 7.50% APR*

Fully Secured Loans as low as 2.50% APR*

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

Boats, Motor Homes & Trailer Rates as low as 5.99% Apr

New ATV Rates as lows as 7.99% APR*

Used ATV Rates as low as 8.49 APR*

DIVIDEND RATES/DIVIDENDS March 2025

Share savings rate: .35% APY from \$250.01 to \$5,000.00—.65% APY \$5000.01 and over

*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/BOARD MEMBER

SARAH FANKS/ LOAN OFFICER

KEVIN KARNACK/ SUPERVISORY COMM CHAIR

SEAN MULLEN/ SUPERVISORY COMMITTEE

ADRIAN WEIL/ SUPERVOSIRY COMMITTEE

JOSHUA NICKEL/SUPERVISORY COMMITTEE

KATHLEEN SAFFER/OFFICE MANAGER

ASHLEY COVALT/MEMBER SERVICE REP

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 account** **\$25.00**
- **Inactive Account** **\$5.00 per quarter**
- **Stop Payment** **\$35.00 per occurrence**
- **Vehicle Title/Lien Fee** **\$100.00**

