

Fourth Quarter 2024 News

Member Services

**December
2024**

2025 UNION DUES

The credit union is here to help you get your union dues paid. Union dues are now due for 2025. This years fees have increased to :

- | | |
|--------------------------|-------------------------|
| • \$706.40 for 12 months | AFTER JULY 1, 2025 |
| • \$350.20 for 6 months | ‘ \$356.20 for 6 months |
| • \$175.10 for 3 months | ‘ \$178.10 for 3 months |
| • \$ 58.37 for 1 month | ‘ \$ 59.37 for 1 month |

If you have the funds in your account, just give us a call, let us know how many months you would like to pay and your union card number, we will take your payment to union office

CERTIFICATES OF DEPOSITS

3 1/2% - \$10,000.00 MINIMUM– 12 MONTH TERM

4% - \$10,000.00 MINIMUM - 15 MONTH TERM

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

LET US HELP YOU WITH YOUR FINANCIAL NEEDS

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 December 2024

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/LOAN OFFICER

TYWANNA WASHINGTON/BOARD MBR//LOAN OFFICER

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

FEE SCHEDULE

Effective January 1, 2025

Par Value of One Share

\$25.00

Account Closed within 90 days of opening

\$25.00

Return/NSF Check

\$35.00 per occurrence

Stop Payment

\$35.00 per occurrence

Inactive account

\$5.00 per quarter

Title/Lien Fee

\$100.00

Mortgage Filing

Varies by County

Satisfaction Filing

Varies by County



The fees appearing with this Fee Schedule are accurate and effective for the accounts as of January 1, 2025.

If you have and question please call the credit union at 412-432-1152

