3RD Quarter 2026

I.B.E.W. Local No. 5 Federal Credit Union

Credit Union News

Member Services

NEW DIVIDEND RATES

$250.01 TO $5,000.00—.60%

$5,000.01 AND OVER—1.00%

HELP WANTED

The credit union has a job opening.

Requirements:

- **High school diploma or GED**
- **Financial background**
- **Great Customer Service**
- **Excellent Communication Skills**
- **Applicant must be creditworthy**

The credit union offers:

Competitive salary, IRA/pension, free parking.

If you are interested please contact the credit union via phone at 412-432-1152 or email info@ibew5fcu.com.

Current Loan Rates!

CREDIT BASED LENDING/*APR ANNUAL PERCENTAGE RATES

Home Equity Rates as low as 5.00% APR* - New/Used Auto Rates as low as 3.75% APR*
Fully Secured Loans as low as 2.60% APR* New ATV Rates as lows as 7.99% APR*
Signature Loan Rates as low as 7.50% APR* New Motorcycle Rates as low as 5.49% APR*
New Boats, Motor Homes & Trailer Rates as low as 5.99% APR*

How to Budget for A Vacation in 5 Simple Steps

When it comes time to map out those vacation expenses, a few key steps will help lead to success and worry-free traveling. Begin by drafting a well-rounded vacation budget, focusing on expenses in the following five main categories. Once these are figured out, the rest of the details will fall into place.

1. Choose a destination and preferred date
Start by picking a destination and nailing down travel dates. Remember that some locations are more expensive to visit than others. The time of year can also make a difference in pricing. Traveling done at peak tourist times usually costs more than off-season trips.

2. Make a list of your major expenses (use a travel budget worksheet)
When drafting a travel budget worksheet, plan for the biggest expenses, including transportation, accommodations, and food, first. Getting those out of the way will greatly aid in putting together the overall vacation budget.

3. Make a list of smaller expenses
Once the larger expenses are planned out, figure out the extras, like sightseeing, entertainment, and gifts.
Research potential vacation activities and local places to visit. Go online to get an idea of the associated costs, and budget accordingly.
Don't forget to plan for any necessary vaccines if traveling abroad, as well as gifts to take back home.
Build a buffer into the budget to account for any surprise expenses. It's always best to plan for more, and then spend less.

4. Determine the monthly savings
Once a rough vacation budget has been established, it's time to figure out how to pay for it. Take the total amount and divide it by the number of months left until the trip. For example, if the vacation date is in nine months and the cost of the trip is approximately $2,700, $300 must be set aside every month.
If that amount seems too large, there are two options: adjust the timeline or make some extra money.
If necessary, push the trip out by a few months until enough money can be saved, or figure out how to bring in some extra income. There are many different ways to make money on the side, and help to reach that savings goal.

5. Vacation budgeting doesn't end there
Those travel budgets won't do much good if they aren't followed. It is important to track costs and stay on top of spending while on vacation. Don't stress out over every penny, but don't go overboard, either. It wouldn't be fun to see some nasty surprises on the bank or credit card statement later.
One of the easiest ways to track expenditures while traveling is with a budgeting tool like Personal Capital. Alternatively, keep on top of spending with an Excel spreadsheet or even with a pen and paper.