

Ironworkers USA Credit Union
On Hold Script - April 2019

They say money can't buy happiness. Maybe not, but it sure helps when you need to buy a new car! Even with not-so-perfect credit, Ironworkers USA Credit Union can help you finance the new or new-to-you car of your dreams. And with new car loans starting at just 2.99% APR, that truck you need for work or the convertible you want to drive down Highway 101, is within reach. Talk to a friendly loan officer today to get started!

We promise you won't be waiting long, but while you do, let's play a quick game of true or false! OK, I'll start. True or false...you can join Ironworkers USA Credit Union if you are a Union Ironworker who lives in Alabama. (pause) True. Yeah, easy one. No matter where in the United States you live, if you're a Union Ironworker, we'll welcome you to the credit union family. How about this one. True or false...you can only apply for a loan by coming into a branch office. (pause) False! While we love seeing your pretty face, you can apply for loans in a branch, online or over the phone. All your loan documents can be done electronically if needed. Isn't technology great!

[Use different voices for the quotes]

"I reached out in the middle of test driving several vehicles and put my trust in Ironworkers Credit Union."

"One phone call, they cut the check, no DMV, done. It was that easy. Everything was done! Now my kids are so quiet in the back of the van."

"The very best part of my experience with the credit union is much more than just personal service, but honestly, there is no better feeling than having my very own personal banker."

These are just a few things our members are saying about Ironworkers USA Credit Union.

How can we help YOU today?

We won't ask you what's in your wallet. That's a little personal - and copyrighted! But what we want to know is "Do you have Pocket Pride?" Every time you pull out your Ironworkers USA Visa debit card or credit card, you're showing the world that you're a proud Union Ironworker and member of Ironworkers USA Credit Union. That's Pocket Pride! Thanks for being a member!

Did you know that the average monthly fee for a checking account at the top U.S. banks is \$9.60? That's more than \$115 a year just for the "privilege" of having your money at their bank. Do you know how much your monthly fee is for your credit union checking account? Zero! That's right! Together with the money of other members, the money you entrust in the credit union is what makes YOUR credit union successful. Why would we charge you for that privilege?

Together we're stronger!

Are you fit? No, I don't mean can you do 20 push-ups or run 5 miles. That's just crazy talk! I mean, are you financially fit? Do you feel like you have enough in savings in case you have an emergency? How's your retirement planning? Do you stick to your monthly budget? Do you even have a monthly budget? If you're not exactly where you'd like to be financially, we want to help. The friendly, knowledgeable member representatives at Ironworkers USA Credit Union are here to help guide you in every aspect of your financial life. So if you want help improving your credit, creating a budget, making a saving plan, just ask! Talk to us today about setting up a time to meet to talk about your financial goals!

Have you ever bought a scratch off lottery ticket? You know the feeling just as you're about to take that coin to the ticket. The anticipation...will I be a winner, can I finally take that magical vacation I've been dreaming about? Then you scratch it... and nothing, nada, ziltch. Well, they do say that lottery games should be played for entertainment, not for investment purposes. So how can you save for that vacation? You could open a Save to Win savings account. It's our multi-state savings program that rewards you for saving money!

By opening a 12-month Save to Win account with just \$25, you earn an entry to win monthly and quarterly prizes. Prizes, yay! Each additional \$25 deposit earns you more chances to win - up to 10 entries each month. Winners can receive up to \$2,500 - and that's in addition to the money that's been deposited and interest earned in the account. It's a win-win with Save to Win!

Forget about it [said in a New York accent then back to regular voice]. Wait, no, don't forget about it. Your Union dues, I mean. If you're a member of Local 14, 29 or 86, you can sign up to have your dues automatically deducted from your Credit Union checking or savings account. You'll never have to pay a late fee again - plus you'll avoid the monthly debit card fee! We can set it up for you today. Just ask one of our friendly member representatives - who will be with you in a moment.