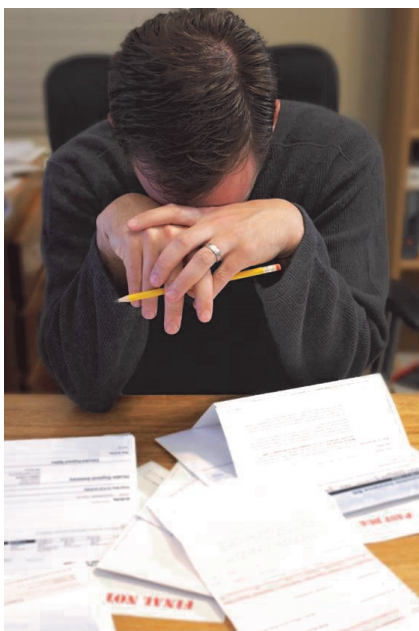


★ **CELEBRATING OVER 50 YEARS OF SERVICE!** ★

ANNUAL MEETING 3/15/2017 @ 6:00 PM - FLYNNS ON THE HILL



NOT SO HAPPY NEW YEAR? GET A FRESH START WITH A LOW COST PERSONAL LOAN!

- CONSOLIDATE BILLS
- HOME IMPROVEMENT
- DREAM VACATION
- SCHOOL EXPENSES
- CAR REPAIRS

Rate as low as

8.49%

APR*

*APR = Annual Percentage Rate. Estimated monthly payment for 3 years per \$1,000 borrowed is \$31.15. Approval and rates are based on evaluation of applicant's credit. Final rate may vary at closing.

Loans up to \$15,000 available in as little as 24 hours!

Federally Insured
by NCUA

CALL, COME IN OR APPLY ONLINE @ WWW.IRCOCU.COM



DEPOSIT CHECKS WITH YOUR PHONE - 24/7

1. Use your Smartphone to snap a picture of your endorsed check
2. Send it directly to IRCO using our mobile app
3. That's it...your deposit is done!

NEW & SO EASY TO DO!

- Get the application on our website -



VIP FREE CHECKING WITH DIRECT DEPOSIT!



GET A \$100 CASH REWARD FOR EVERY NEW LINE!

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

Here's how to sign up for Sprint cash rewards:

- Become a Sprint customer
- Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!
- Make the switch today and save with the **Sprint Credit Union Member Cash Rewards!**

- FREE ONLINE BANKING, MOBILE BANKING & BILL PAY -

WE'VE PARTNERED WITH ENTERPRISE CAR SALES TO BRING YOU GREAT USED CARS WITH NO HAGGLE PRICING!

- **All Certified Pre-Owned Vehicles**
- **Trade-ins Welcome**
- **Prices Clearly Displayed**
- **7 Day Return Policy**



Save Time! See us first for quick pre-approval!



IRCO members Donna & Frank say, "We had such a wonderful experience with Rosalie at Enterprise. This was definitely one of the easiest purchases we've ever made!"

Rates as low as

0.99% APR*

Federally Insured by NCUA

APR=Annual Percentage Rate. Rates as low as 0.99% APR. Financing for qualified IRCO Community Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased through 03/31/17.



IMPORTANT INFO

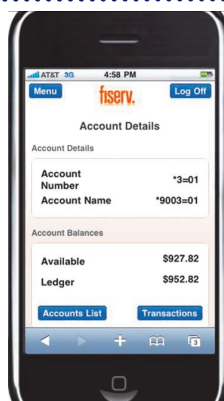
- **Tax Time Refunds** - Be sure to update IRCO's routing and transit number (**221278035**) when filing your taxes to avoid delays and to ensure your refund is processed as quickly as possible.
- **Turbo Tax** is available on our website & in Virtual Branch
- **2017 Scholarships** - new applications now available on our website.
-Winners Chosen at Random-

24 HOUR ATM - 2240 NORTHAMPTON ST, EASTON, PA

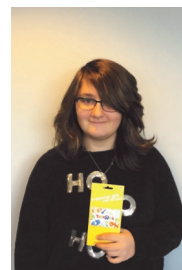
INSTANT BALANCE CHECK!

See your balances faster in our new **UPDATED FREE Mobile App!**

- GET MORE INFO AT WWW.IRCOCU.COM -



\$100 GIFT CARD WINNERS



Amber - P'burg Office



Skye - Easton Office

SIGN UP FOR FREE E-STATEMENTS IN VIRTUAL BRANCH