



Community Banking That's All About You!

COMMUNIQUÉ

SPRING 2017

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

www.IRCOCU.com

Rates still very low!



NO Application Fees OR Points!

Call Heidi at x201 for more information!

2nd MORTGAGE & HOME EQUITY LOANS

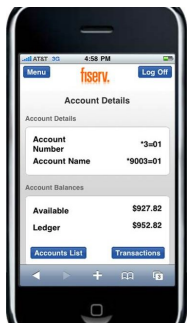
Federally Insured
by NCUA

VIP FREE CHECKING WITH DIRECT DEPOSIT!



TWO NEW SERVICES JUST FOR YOU!

INSTANT BALANCE CHECK!



*Save time with
our new
UPDATED
Mobile App!*

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!

**PRINT THE APPLICATION
RIGHT FROM OUR WEBSITE
www.IRCOCU.com**



SIGN UP FOR FREE E-STATEMENTS IN VIRTUAL BRANCH

**WE'VE PARTNERED WITH ENTERPRISE CAR SALES
FOR NO HAGGLE PRICING!**



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

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

IRCO member Vanessa says
"It was a breeze to work with Enterprise. Brittani was wonderful, she kept us up to date on everything. And, we were really happy with our great loan rate too!"

Rates as low as
0.99% APR*

*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 06/30/17.



- FREE ONLINE BANKING, MOBILE BANKING & BILL PAY -

truSTAGE™ NEED AFFORDABLE INSURANCE?
 TruStage Insurance Agency Find out more at www.trustage.com

TruStage insurance products and programs help members protect what matters most. Backed by nearly 80 years of working in partnership with credit unions and their members, you'll find products for: **Life — Car — AD&D — Long-term Care — Home and more!**

TruStage offers straightforward information, real value and assurance. And it's only for credit union members like you.

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IMPORTANT INFO

- **2017 Scholarships**
 New applications now available on our website. Deadline **5/1/17**.

-Winners Chosen at Random-

OFFICIAL FAMILY

Congratulations to two of our long-time employees on reaching a major milestone:

- Greg Collins 25 years**
- Nancy Brown 30 years**

WELLNESS DAY
JUNE 16th 10 am - 2 pm - Phillipsburg Office
FREE Testing - Cholesterol, Glucose, Blood Pressure
- Sponsored in conjunction with Easton Hospital -

24 HOUR ATMs @ OUR MAIN OFFICE & OUR BRANCH + 55,000 ALLPOINT ATMs

PERSONAL LOANS TO \$15,000!

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.

CALL - COME IN - OR APPLY @ WWW.IRCOCU.COM