



COMMUNITY FEDERAL CREDIT UNION

Community Banking That's All About You!

COMMUNIQUE  
SUMMER 2017

WWW.IRCOCU.COM




**auto loans**

RATES AS LOW AS  
**1.75%**  
APR\*

ALREADY HAVE A HIGH RATE AUTO LOAN? REFINANCE WITH US!

\*Annual Percentage Rate accurate as of publication date. Other rates and terms are available. Estimated monthly payment example per \$1000 borrowed at 1.75% APR for 36 months is \$28.54 per month. Rates based on evaluation of applicant credit and final rate may vary at closing. Rates subject to change without notice.

Federally Insured by NCUA

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

### NEED EXTRA CASH FOR COLLEGE?

College is really expensive! Tuition, books, housing—the list goes on and on. We're here to help! Private Student Loans and Student Consolidation Loans are available through our **LendKey Student Loan** program. Pay for all qualified education expenses, including tuition, room and board, books, computers, and even past due tuition bills!

#### TO BE ELIGIBLE YOU MUST:

- Be a U.S. citizen or permanent resident
- Be enrolled at least half-time in a degree-granting program at an eligible school
- Meet the credit requirements



**DON'T WAIT - APPLY TODAY!**

<b>PRIVATE STUDENT LOANS:</b>	<b>CONSOLIDATION/REFINANCE STUDENT LOANS:</b>
<a href="https://partner.lendkey.com/ircocu/student">https://partner.lendkey.com/ircocu/student</a>	<a href="https://partner.lendkey.com/ircocu/refinance#">https://partner.lendkey.com/ircocu/refinance#</a>

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

# car sales



Haggle-free buying. Worry-free ownership.

- All Vehicles Certified Pre-Owned
- Prices Clearly Displayed
- Trade-ins Welcome
- 7 Day Returns
- No Haggle Pricing

Rates as low as

# 0.99% APR\*

Save Time! See us first for quick pre-approval.  
Call ext. 204 today!



\*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 09/30/17.

# 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.

- FREE ONLINE BANKING, MOBILE BANKING & BILL PAY -



## Congratulations to our own **GEORGE M. CHANDO** who was recently named the **Phillipsburg Greater Lehigh Valley Chamber of Commerce 2017 OUTSTANDING CITIZEN OF THE YEAR**

George has volunteered with IRCO for over 7 years, first with our Supervisory Committee and as a director on the board. He is currently our Board Chair. We can't thank him enough for giving his time and expertise in helping to move our credit union forward.

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



**Catherine Summitt**, daughter of Chris and Jennifer Summitt, graduated from Warren County Technical School. She was an honor roll student who was involved with the Photography Club and employed at the school store. Catherine also has an after school job. She will be pursuing her degree at New Jersey City University in the fall.

### OFFICIAL FAMILY

#### CONGRATULATIONS

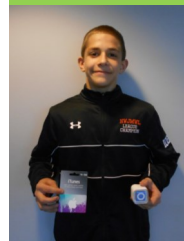
to our Assistant Branch Manager, Julie Young, on earning her BS Degree in Finance from DeSales University!



**Ashley Gargone**, daughter of Keith and Tammy Gargone, graduated from Phillipsburg High School. She played basketball, softball and soccer and participated in the Susan G. Komen Basketball Fundraiser. She was also a basketball camp counselor and part of the Liner Buddies program. Ashley also has an after school job. She will continue her studies this fall at King's College where she plans to major in Athletic Training.

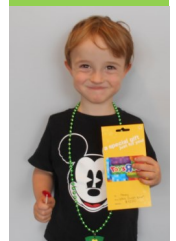
### KIDS CLUB WINNERS

iPod Shuffle & \$25 iTunes Gift Card



Holden

\$75 Toys-r-Us Gift Card



Henry

TRAVELING ABROAD? GIVE US A CALL IF YOU PLAN TO USE YOUR DEBIT OR CREDIT CARD