

Integrity
Reliability
Convenience
Outstanding



COMMUNITY FEDERAL CREDIT UNION

Community Banking That's All About You!

COMMUNIQUE

FALL 2017



WWW.IRCOCU.COM



TRIM THE TREE WITH A LOW-COST HOLIDAY LOAN!

Payments as low as
\$43
per month*
\$500

Payments as low as
\$86
per month*
\$1000

Payments as low as
\$213
per month*
\$2500

*Estimated monthly payment per \$100 borrowed for 12 months @ 3.99% is \$8.52. Max. loan amount is \$2500. Rates are based on an evaluation of applicant credit & may vary at closing. Loan must be repaid within 12 months from date of loan.

- Available through January 31, 2018 -



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

Federally
Insured
by NCUA

MOBILE BANKING AND REMOTE DEPOSIT CAPTURE

Check balances, transfer funds and pay bills directly from your smartphone with our **FREE** Touch Banking App!

Remote Deposit Capture lets you deposit checks directly into your account from your smartphone 24/7, anywhere - anytime!
FREE of charge!

For more info, call us at 908-859-1811 or visit www.ircocu.com and click our Mobile Banking link



SO EASY TO DO!

SKIP-A-PAY THIS HOLIDAY SEASON! CALL MICHELLE @ X243

Low rate & personal service just in time for Holiday Shopping!



VISA

Credit Card

GREAT LOW RATE!

10.9%

Annual Percentage Rate

- FREE ONLINE BANKING, MOBILE BANKING & BILL PAY -

car sales



Haggle-free buying. Worry-free ownership.

**PURCHASE A CAR FROM ENTERPRISE
IN OCTOBER - GET A \$100 GAS CARD!***

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

Rates as low as

1.99%

APR**

**Save time,
see us first
for quick
pre-approval!
Call ext. 204 today!**

*\$100 gas card issued 14 business days upon purchase or financing of vehicle. Offer valid on Enterprise vehicles purchased 10-01-17 thru 10-31-17 and financed through IRCO Community FCU. Offer void when 7-day buyback is activated. No cash advances and offer cannot be combined. Not valid on previous purchases.

**Annual Percentage Rate accurate as of publication date. Other rates and terms are available. Estimated monthly payment example per \$1000 borrowed at 1.99% APR for 36 months is \$28.64 per month. Rates based on evaluation of applicant credit and final rate may vary at closing. Rates subject to change without notice.

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



**GET A \$100 CASH REWARD FOR EVERY
NEW LINE YOU SWITCH TO SPRINT**

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:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Switch today & save with Sprint Credit Union Member Cash Rewards!

**OFFICIAL FAMILY
NEWS**

Please join us in welcoming our newest seasonal student employees. Lizabeth is working at our Branch office in Easton and Erin is working at our main office in Phillipsburg.



**2018
HOLIDAY CLUBS
NOW OPEN**

Plan ahead for next year's gift giving by opening a 2018 Holiday Club Account. **You** decide the amount you'll need to deposit regularly & by Oct 1, 2018, you'll have the cash you need for all your holiday shopping!

MOVIE TICKETS & GIFT CARDS MAKE GREAT STOCKING STUFFERS!