

Integrity  
Reliability  
Convenience  
Outstanding



COMMUNITY FEDERAL CREDIT UNION

Community Banking That's All About You!

# COMMUNIQUE

WINTER 2018



[WWW.IRCOCU.COM](http://WWW.IRCOCU.COM)



## PERSONAL LOAN RATES ARE

# Falling

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 an evaluation of applicant's credit. Final rate may vary at closing.



CALL - COME IN - OR APPLY @ [WWW.IRCOCU.COM](http://WWW.IRCOCU.COM)

Federally  
Insured  
by NCUA

## MOBILE BANKING & REMOTE DEPOSIT CAPTURE **FREE**

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



## 52<sup>nd</sup> ANNUAL MEETING

- WHEN:** March 14, 2018 @ 6:00 pm.  
**WHERE:** Flynn's on the Hill  
352 Pursel St.  
Phillipsburg, NJ  
**COST:** Members - FREE  
Non-Members - \$15 each

*Come join us for a re-cap of the 2017 financials and other happenings at your credit union. Board elections will also be held. Light refreshments & drawings.*

*Call Sue @ 859-1811 x261 for more info.  
Reservations required.*

STILL TIME FOR SKIP-A-PAY! CALL MICHELLE @ X243

# HOLIDAY LOANS!

**STILL AVAILABLE**  
- through January 31, 2018 -



\*Estimated monthly payment per \$100 borrowed for 12 months @ 3.99% APR 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.

- FREE ONLINE BANKING, MOBILE BANKING & BILL PAY -



Rates as low as

**1.99%** APR\*

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

**SPECIAL WINTER PROMOTIONS**

- Purchase in January -  
**Get 1.00% rate discount**
- Purchase in February -  
**Get \$200 Gift Card\*\***

\*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.

\*\*\$200 gift card issued 14 business days upon purchase or financing of vehicle. Offer valid on Enterprise vehicles purchased 02-01-18 thru 02-28-18 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.

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



## THREE GREAT WAYS MEMBERSHIP PAYS WITH SPRINT®

This new exclusive cash rewards offer is our **best one EVER!** Now, as an IRCO CU member, you can tap into the Sprint Unlimited Plan and these amazing cash rewards.

**How it works:**

- Members get a **\$100 CASH REWARD** for **every new line** activated with Sprint®
- Current Sprint customers will receive a **\$50 cash reward** for every new line transferred into Sprint Credit Union Member Cash Rewards
- Get a **\$50 loyalty cash reward every year for every line**
- Members eligible for 25% off accessories with the Rewards program

**How to sign up for Sprint cash rewards:**

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://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!**

## KIDS CLUB & CHRISTMAS DRAWING WINNERS



William, 12



Charles, 4



Bradley, 8

MOVIE TICKETS & GIFT CARDS MAKE GREAT GIFTS!