

Main Office
450 Hillcrest Blvd.
Phillipsburg, NJ 08865
908-859-1811

"ACROSS FROM P'BURG HIGH SCHOOL"



COMMUNITY FEDERAL CREDIT UNION

Community Banking That's All About You!

Easton Branch
2240 Northampton St.
Easton, PA 18042
610-258-0123

"ACROSS FROM MEUSER PARK"

LOBBY HOURS

Mon - Thu 9:00 to 5:00
Friday 9:00 to 6:00
Saturday 9:00 to 12:00

DRIVE-THRU HOURS

(P'burg Location Only)

Mon - Tue 8:30 to 5:00
Wed-Fri 8:30 to 6:00
Saturday 8:30 to 12:00

DIVIDEND RATES

Share Savings & Club Accounts .10% APY*
 IRA Shares (Traditional or Roth) .10% APY*

Club balances transferred directly to share accounts:
Vacation Clubs - Apr 1 Holiday Clubs - October 1

*Annual Percentage Yield - Declared 03-31-18

CHECKING ACCOUNTS (SHARE DRAFTS)

- **FREE** Overdraft Protection
- **FREE** Bill Pay
- **FREE VISA** Debit Card
- **NO** Monthly Service Charge (w/min. balance of only \$250)
- **FREE** Online Banking
- **FREE** eStatements
- **NO** Surcharge ATMs

DIRECT DEPOSIT R/T# 221278035

SHARE CERTIFICATE RATES

EFF. 04/26/18

\$500 MIN. DEPOSIT		\$10,000 MIN. DEPOSIT	
3 Mo.	.10% APY*		
6 Mo.	.15% APY*	6 Mo.	.30% APY*
9 Mo.	.25% APY*		
12 Mo.	.35% APY*	12 Mo.	.60% APY*
18 Mo.	.65% APY*		
24 Mo.	.80% APY*		
30 Mo.	.90% APY*		
36 Mo.	1.01% APY*		
60 Mo.	1.76% APY*		
IRA 12 Mo.	.60% APY*		
IRA 30 Mo.	1.01% APY*		

*Annual Percentage Yield. Early withdrawal penalties may apply.
 Rates may change without notice.

LOAN RATES - EFF. 04/26/18	AS LOW AS
2ND MORTGAGES Terms to 20 years - Additional rates available	3.99% APR*
HOME EQUITY LINE OF CREDIT 1 - 15 years: minimum rate	4.75% APR*
SHARE CERTIFICATE SECURED 2.00% over current certificate rate	3.75% APR*
SHARE SAVINGS SECURED	3.75% APR*
NEW AUTO LOANS - 100% FINANCING 12-36 mo. 48 mo. 60 mo. 72 mo. 84 mo.	1.75% APR* 2.24% APR* 2.50% APR* 3.24% APR* 3.50% APR*
USED AUTO LOANS 12 to 36 mo. 48 mo. 60 mo. 72 mo.	2.24% APR* 2.50% APR* 2.75% APR* 3.50% APR*
PERSONAL SIGNATURE LOANS - TO \$15,000 36 mo. 48 mo. 60 mo. 72 mo. 84 mo.	8.49% APR* 8.99% APR* 9.49% APR* 10.49% APR* 11.49% APR*
VACATION LOANS TO \$2500; 12 mo.	6.49% APR*
VISA™ CREDIT CARD - \$10,000 MAX	10.90% APR*

*Annual Percentage Rate. Rates are subject to change without notice and are based upon evaluation of applicant's credit. Actual rates may vary.

LOAN APPLICATIONS ONLINE AT:

ircocu.com



Fax: 908-859-2118
Audio Response: 800-438-1585 (available 24/7)
Toll Free: 800-538-1572



Allpoint Network
55,000 Surcharge-Free ATMs