

Integrity  
Reliability  
Convenience  
Outstanding



COMMUNITY FEDERAL CREDIT UNION

Community Banking That's All About You!

# COMMUNIQUE

SPRING 2018

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

908-859-1811 • 610-258-0123



**NO FEES - NO POINTS - NO KIDDING!**



## 2<sup>nd</sup> MORTGAGE & HOME EQUITY LOANS

**Rates still low!**

**Call Heidi at x201 for more Info!**



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

Federally  
Insured  
by NCUA

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

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



**BUILDING YOUR  
CREDIT SCORE**



### **NEW! NEW! NEW!** CREDIT BUILDER LOAN PROGRAM

One of the biggest obstacles many of us face is getting and keeping good credit. At IRCO, we're always looking for ways to help our members live better and credit can play a very large part in how we manage the many stages of our lives. Wouldn't it be great to know that at whatever point you're at, if you need something, your credit is all set to go???

Good credit takes some work, but if you're willing to put in that work, we'll be here to help you every step of the way.

And oh the benefits you'll reap! No more dodging phone calls from bill collectors. Car shopping would be a breeze because you'd already know you qualify for a good rate on the loan. And best of all - peace of mind!!! Give us a call @ ext. 204 to find out more about our new 3-step program.

**Let's do this!!!**

**NEW!!! WE NOW OFFER LOW COST GAP INSURANCE!!!**

## SAFE DEPOSIT BOX SALE

BOX SIZES AVAILABLE	ORIGINAL COST	SALE COST*
<b>3 x 5</b> <small>(Limited Availability)</small>	<b>\$35.00</b>	<b>\$25.00</b>
<b>5 x 5</b>	<b>\$40.00</b>	<b>\$30.00</b>
<b>3 x 10</b>	<b>\$50.00</b>	<b>\$40.00</b>
<b>5 x 10</b> <small>(Limited Availability)</small>	<b>\$60.00</b>	<b>\$50.00</b>
<b>10 x 10</b>	<b>\$80.00</b>	<b>Sold Out</b>

Call our Savings Dept. at ext. 221 for more info

*\*Limited time offer*



**IRCO Members - tap into the SPRINT UNLIMITED PLAN for Amazing Cash Rewards!**

### How it works:

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

[www.LoveMyCreditUnion.org/SprintRewards](http://www.LoveMyCreditUnion.org/SprintRewards)

**Switch and Save with Sprint Credit Union Member Cash Rewards!**

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

## ANNUAL WELLNESS DAY

- in conjunction with Easton Hospital -

**Coming in June**



Stop by either of our offices for healthy snacks and FREE testing!



- **Cholesterol**
- **Glucose**
- **Blood Pressure Screening**

*- Not all tests available at both locations -*

**2018**

## Scholarship Applications

**2 - \$250 Winners  
Chosen at Random**

**Applications Due by May 7, 2018**

*-available on our website-*

## ROTH & TRADITIONAL IRAs

**- Tax Deadline April 17, 2018 -**

Retirement planning can be daunting, but it's never too early to begin a regular deposit to a qualified retirement plan. We offer two types to fit your needs, Traditional and Roth IRAs.

We also offer two methods of saving - an IRA Share Account as well as two different IRA Share Certificates.

If you're looking to start slow and put a certain amount away each pay period, our IRA Share Account could be just what you're looking for. You choose the amount of your deposit and how often you'd like to make it.

Or, if you have a larger amount to invest, for example \$500, we offer two Share Certificates, choose either the 12 month or 30 month option.

Give Jen a call at ext. 223. She'll be happy to give you our current rates and help you decide what product would work best for you.