

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



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

"ACROSS FROM MALONEY FIELD"

"ACROSS FROM MEUSER PARK"

COMMUNITY FEDERAL CREDIT UNION

Community Banking That's All About You!

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^hburg 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 Yields - Declared 09-30-18

DIRECT DEPOSIT R/T# 221278035

CHECKING ACCOUNTS
 (SHARE DRAFTS)

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

SHARE CERTIFICATE RATES

EFF. 10/25/18

\$500 MIN. DEPOSIT		\$10,000 MIN. DEPOSIT	
3 Mo.	.20% APY*		
6 Mo.	.25% APY*	6 Mo.	.55% APY*
9 Mo.	.35% APY*		
12 Mo.	.45% APY*	12 Mo.	.85% APY*
18 Mo.	.75% APY*	18 Mo.	1.81% APY*
24 Mo.	.95% APY*	IRA \$500 MIN. DEPOSIT	
30 Mo.	1.06% APY*	12 Mo.	.65% APY*
36 Mo.	1.16% APY*	30 Mo.	1.06% APY*
60 Mo.	1.91% APY*		

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

LOAN RATES

EFF. 10/25/18

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	5.00% 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.	1.99% APR* 2.74% APR* 3.00% APR* 3.74% APR* 4.00% APR*
USED AUTO LOANS 12 to 36 mo. 48 mo. 60 mo. 72 mo.	2.74% APR* 3.00% APR* 3.25% APR* 4.00% APR*
PERSONAL 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*
HOLIDAY LOANS (\$2500; 12 MO. MAX.)	3.99% APR*
VACATION LOANS (\$2500; 12 MO. MAX.)	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.

**Apply at our offices, by
 phone or online at:
www.ircocu.com**



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



Allpoint Network
55,000 Surcharge-Free