

Integrity  
Reliability  
Convenience  
Outstanding



COMMUNITY FEDERAL CREDIT UNION  
Community Banking That's All About You!

# COMMUNIQUE

FALL 2018

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



908-859-1811 • 610-258-0123



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

## WHAT? NO CASH FOR THE HOLIDAYS?



We can help  
with a low-rate  
**HOLIDAY LOAN!**

- Available through 1/31/2019 -

As low as

**3.99%**  
APR\*

Federally Insured  
by NCUA

\*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.



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



## SHARE CERTIFICATE RATES ARE CLIMBING!!!

Give our Savings Dept. a call or check our  
website for our most current rates!

**FREE ONLINE BANKING • BILL PAY • eSTATEMENTS • REMOTE DEPOSIT CHECKS!**



## 2019 HOLIDAY CLUBS

Time to plan ahead for next year's gift giving! Our 2019 Holiday Clubs started on October 1<sup>st</sup>, but don't worry, you can start any time of the year.

**You** decide how much you want to save. Sign up for payroll deduction or direct deposit and make it even easier to tuck away the cash you'll need for all your holiday shopping!

On September 30, 2019, we'll deposit your club savings into your regular account and you can spend away! And best of all, unless you tell us to stop, we'll continue your club account for the next year.

*See our Savings Dept. for more info!*

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

OK, let's face it, good credit takes some work. But if you're willing to try, we'll be here to help you every step of the way.

And the benefits? Huge!!! No more dodging phone calls from bill collectors . . . and car shopping? No problem because you'd already know you'll qualify for a good rate on the loan.

Give us a call @ ext. 204 to find out more about our new, easy 3-step Credit Builder program.

**C'MON - LET'S DO THIS!!!**

## NEED A QUICK GIFT??? VISA GIFT CARDS ALWAYS AVAILABLE!



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

**The Sprint Credit Union Member Discount Plan will:**

- Get a \$100 **Cash Reward** for each new line activated, up to 3 lines\*
- \$50 **Cash Reward** for lines transferred into Sprint Credit Union Member Cash Rewards, up to 3 lines\*
- Plus, get a \$50 **Loyalty Cash Reward** every year for each line activated or transferred, up to 3 lines\*
- Offer also includes the **BEST Unlimited Plan** with Hulu and 25% off eligible accessories in Sprint stores

\*3 lines total, includes all activated and transferred lines

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

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

## OFFICIAL FAMILY NEWS

We have some new faces! Our newest full time teller, Giancarlo, joins us with several years of teller service experience along with a great plus—he's bilingual in both Spanish & English! Look for him to help us at both our locations.

And welcome to our newest Seasonal teller. Monique is a PHS student working both our teller line and drive-thru.



**55,000 SURCHARGE FREE  
ATMS NATIONWIDE**

Allpoint is one of the largest ATM Networks in the nation. Simply click the ATMS link on our home page and you can find **SURCHARGE-FREE** ATMs anywhere in the country! So if you're traveling or on vacation, visit our website or download Allpoint's mobile app at [www.allpointnetwork.com](http://www.allpointnetwork.com). Look for the Allpoint logo!