

**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<sup>h</sup>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 Yields - Declared 12-31-18

**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. 12/20/18

\$500 MIN. DEPOSIT		\$10,000 MIN. DEPOSIT	
3 Mo.	.20% APY*		
6 Mo.	.25% APY*	6 Mo.	.65% APY*
9 Mo.	.35% APY*		
12 Mo.	.45% APY*	12 Mo.	1.16% APY*
18 Mo.	.75% APY*	18 Mo.	1.81% APY*
24 Mo.	1.31% APY*	<b>IRA \$500 MIN. DEPOSIT</b>	
30 Mo.	1.36% APY*	12 Mo.	1.01% APY*
36 Mo.	1.46% APY*	30 Mo.	1.36% APY*
60 Mo.	2.27% APY*		

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

**LOAN RATES**

EFF. 01/01/19

**As Low As**

<b>2ND MORTGAGES</b> Terms to 20 years: Additional rates available	<b>3.99% APR*</b>
<b>HOME EQUITY LINE OF CREDIT</b> 1 - 15 years: minimum rate	<b>5.50% APR*</b>
<b>SHARE CERTIFICATE SECURED</b> 2.00% over current certificate rate	<b>3.75% APR*</b>
<b>SHARE SAVINGS SECURED</b>	<b>3.75% APR*</b>
<b>NEW AUTO LOANS (100% FINANCING)</b> 12-36 mo. 48 mo. 60 mo. 72 mo. 84 mo.	<b>1.99% APR*</b> <b>2.74% APR*</b> <b>3.00% APR*</b> <b>3.74% APR*</b> <b>4.00% APR*</b>
<b>USED AUTO LOANS</b> 12 to 36 mo. 48 mo. 60 mo. 72 mo.	<b>2.74% APR*</b> <b>3.00% APR*</b> <b>3.25% APR*</b> <b>4.00% APR*</b>
<b>PERSONAL LOANS (to \$15,000)</b> 36 mo. 48 mo. 60 mo. 72 mo. 84 mo.	<b>8.49% APR*</b> <b>8.99% APR*</b> <b>9.49% APR*</b> <b>10.49% APR*</b> <b>11.49% APR*</b>
<b>HOLIDAY LOANS (\$2500; 12 MO. MAX.)</b>	<b>3.99% APR*</b>
<b>VACATION LOANS (\$2500; 12 MO. MAX.)</b>	<b>6.49% APR*</b>
<b>VISA™ CREDIT CARD (\$10,000 MAX.)</b>	<b>10.90% APR*</b>

\*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](http://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**