

Integrity  
Reliability  
Convenience  
Outstanding



COMMUNITY FEDERAL CREDIT UNION

Community Banking That's All About You!

# COMMUNIQUE

WINTER 2019



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



## CLEAN UP HOLIDAY BILLS WITH A PERSONAL LOAN

AS  
LOW  
AS **8.49%** APR\*

**BORROW UP TO \$15,000**

\*APR = Annual Percentage Rate. Estimated monthly payment for 3 years per \$1,000 borrowed is \$31.15. Approval and rates are based on an evaluation of applicant's credit. Final rate may vary at closing.



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

Federally  
Insured  
by NCUA

### MOBILE BANKING & REMOTE DEPOSIT CAPTURE

## FREE

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



### 53<sup>rd</sup> ANNUAL MEETING

**WHEN:** March 13, 2019 @ 6:00 pm.

**WHERE:** Flynn's on the Hill  
352 Pursel St.  
Phillipsburg, NJ

**COST:** Members - FREE  
Non-Members - \$15 each

*Come join us for a re-cap of the 2018 financials and other happenings at your credit union. Board elections will also be held. Light refreshments & drawings.*

*Call Sue @ 859-1811 x261 for more info.  
Reservations required.*

**STILL TIME FOR SKIP-A-PAY! CALL MICHELLE @ X243**



Get Turbo Tax **FREE** or choose:

- Deluxe Edition
- Premier Edition
- Self-Employed Edition

All editions are available at discounted rates. Simply go to our website and log into Virtual Branch to make your selection.

And . . . If you've filed on Turbo Tax before, you can access your previous information. How easy is that!

## 2019 SCHOLARSHIPS

*If you're a graduating high school senior, apply today for our Scholarship Program!*

Applicants must be an IRCO member and accepted at an accredited college, university or trade school. We will be awarding two \$500 scholarships and winners are chosen at random. See our website under "News/Events" for the application.

**- FREE ONLINE BANKING, MOBILE BANKING & BILL PAY -**



## car sales

Rates as low as

# 2.24%

APR\*

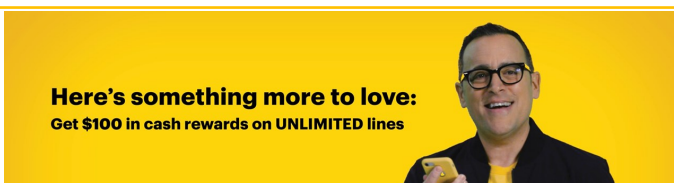
- **All Vehicles Certified Pre-Owned**
- **Prices Clearly Displayed**
- **Trade-ins Welcome**
- **7 Day Returns**
- **No Haggle Pricing**



**SPECIAL RATE DISCOUNT**  
*Offer expires 2/28/19*

\*Annual Percentage Rate accurate as of publication date. Other rates and terms are available. Estimated monthly payment example per \$1000 borrowed at 2.24% APR for 36 months is \$28.75 per month. Rates based on evaluation of applicant credit and final rate may vary at closing. Rates subject to change without notice. Only applies to Enterprise Car Sales. Offer expires 2/28/19.

**24 HOUR ATMs @ OUR MAIN OFFICE & BRANCH + 55,000 ALLPOINT ATMs**



Credit union members get \$100 per line in cash rewards for every new line activated with Sprint® and for a limited time, this offer is available on UNLIMITED lines. Plus, you'll receive \$100 in loyalty cash rewards every year.

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Add a line to your new or existing Sprint account & mention you're an IRCO member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Cash rewards will be directly deposited into your credit union account within 6-8 weeks.

### Already a Sprint customer?

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

### Get Cash Rewards

Take advantage of this limited time offer today! Visit [LoveMyCreditUnion.org/Paul](http://LoveMyCreditUnion.org/Paul) to learn more.

## KIDS CLUB & CHRISTMAS DRAWING GIFT CARD WINNERS



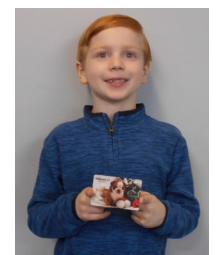
Scarlett, 1



Giavanna, 10



Tayler, 8



Justin, 7

**NEVER-EXPIRE DISCOUNTED REGAL MOVIE TICKETS MAKE GREAT GIFTS!**