

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*

FREE Vacation and Holiday Club Accounts
 Club balances transferred directly into share accounts:
Vacation Clubs - Apr 1st **Holiday Clubs - Oct 1st**

*Annual Percentage Yields - Declared 03-31-19

CHECKING ACCOUNTS
 (SHARE DRAFTS)

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

SHARE CERTIFICATE RATES

EFF. 04/26/19

| \$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. | 1.51% APY* |
| 24 Mo. | 1.61% APY* | IRA \$500 MIN. DEPOSIT | |
| 30 Mo. | 1.66% APY* | 12 Mo. | 1.01% APY* |
| 36 Mo. | 1.76% APY* | 30 Mo. | 1.66% APY* |
| 60 Mo. | 2.27% APY* | | |

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

| LOAN RATES eff. 04/26/19 | 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 | 5.50% 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. | 1.99% APR* |
| 48 mo. | 2.74% APR* |
| 60 mo. | 3.00% APR* |
| 72 mo. | 3.74% APR* |
| 84 mo. | 4.00% APR* |
| USED AUTO LOANS | |
| 12 to 36 mo. | 2.74% APR* |
| 48 mo. | 3.00% APR* |
| 60 mo. | 3.25% APR* |
| 72 mo. | 4.00% APR* |
| PERSONAL LOANS (TO \$15,000) | |
| 36 mo. | 8.49% APR* |
| 48 mo. | 8.99% APR* |
| 60 mo. | 9.49% APR* |
| 72 mo. | 10.49% APR* |
| 84 mo. | 11.49% APR* |
| VACATION LOANS (\$2500; 12 MO. MAX.) | 6.49% APR* |
| VISA PLATINUM CREDIT CARD | As Low As |
| New Purchases | 8.90% APR* |
| Cash Advances | 11.90% 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 one of our offices,
 by phone or online at:

www.ircocu.com

IMPORTANT NUMBERS

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

DIRECT DEPOSIT R/T# 221278035



Allpoint Network
55,000 Surcharge-Free