

Integrity
Reliability
Convenience
Outstanding



COMMUNITY FEDERAL CREDIT UNION

Community Banking That's All About You!

COMMUNIQUE

SUMMER 2019



WWW.IRCOCU.COM



Low Rate

AUTO LOANS

AS LOW AS **1.99% APR***

Your Dream Ride



Insured
by NCUA

*Annual Percentage Rate accurate as of publication date. Other rates and terms are available. Estimated monthly payment example per \$1000 borrowed at 1.99% APR for 36 months is \$28.64 per month. Rates based on evaluation of applicant credit and final rate may vary at closing. Rates subject to change without notice.

APPLY ONLINE @ IRCOCU.COM

VIRTUAL BRANCH - FREE Digital Banking Platform

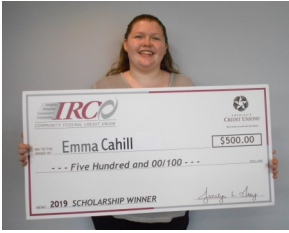


- **ONLINE BANKING**
- **BILL PAY**
- **eSTATEMENTS**
- **REMOTE CHECK DEPOSIT**
- **MOBILITI APP**

Sign up for **FREE** in Virtual Branch (VB)! If you're not a VB user go to ircocu.com & click **First Time Users** in the VB box in the upper right hand corner. It's that easy!

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

2019 SCHOLARSHIP WINNERS - \$500 EACH



Emma Cahill, daughter of Brenda & Shawn Cahill, graduated from Freedom HS on June 6th with high honors. She was involved in many community service activities during her high school years and also works at Easton Library and BrightStar Care. She will attend the University of Central Florida in the fall, majoring in Hospitality.



Jessica Brotzman, daughter of Tom and Jill Brotzman, graduated from Phillipsburg HS on June 14th. She was involved in many academic and extra curricular activities and also volunteered in several areas while at PHS. Jessica will be attending Rider University in the fall where she will major in Filmmaking.

OFFICIAL FAMILY NEWS

Please join us in congratulating Linda Hall who has received a much deserved promotion to Savings Dept. Assistant Manager. Previously, Linda served as our head teller for many years.

And we'd also like to welcome our newest seasonal employee, Toni Labrise, who will be working at our Phillipsburg office as a teller. Welcome aboard, Toni!

KIDS CLUB WINNER



Gianna, 11

**MONEY ROCKS
CLUB
\$75 WalMart
Gift Card**

SIGN UP FOR FREE E-STATEMENTS IN VIRTUAL BRANCH



July 1st through Sep 30th
we're again offering low-cost
Back to School Loans
Borrow up to \$2500
for 12 months
with a rate as low as 3.99% APR*

*Annual Percentage Rate accurate as of publication date. Other rates and terms available. Estimated monthly payment example per \$100 borrowed at 3.99% APR for 12 months is \$8.52 per month. Rates based on evaluation of applicant credit and final rate may vary at closing. Rates subject to change without notice.

ASK ABOUT OUR LOW COST GAP INSURANCE

Here's something more to love:
Get \$100 in cash rewards on UNLIMITED lines



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/Paul
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 to learn more.

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