

Integrity  
Reliability  
Convenience  
Outstanding



COMMUNITY FEDERAL CREDIT UNION

Community Banking That's All About You!

# COMMUNIQUE

FALL 2019

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



Even adults need

## EXTRA CREDIT



## VISA® PLATINUM CREDIT CARD

AS  
LOW  
AS **8.9%**  
APR



**APPLY ONLINE @ [IRCOCU.COM](http://IRCOCU.COM)**

Insured  
by NCUA

GET YOUR HOLIDAY POSTAGE STAMPS AT IRCO

## HOLIDAY LOANS

- No Payments for 60 days
- Apply Online
- Quick 24-hour turnaround
- Offer ends 1/31/2020

as low as

**3.99%**  
APR



\*Annual Percentage Rate. Estimated monthly payment per \$1,000 borrowed for 12 months @ 3.99% is \$85.15. 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.

**DISCOUNT REGAL MOVIE TICKETS MAKE GREAT STOCKING STUFFERS!**



## 2020 HOLIDAY CLUBS

Time to plan ahead for next year's gift giving! Our 2020 Holiday Clubs started on October 1<sup>st</sup>, but don't worry, you can start a club at any time during the year.

Best of all, **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, 2020, 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!**

## OFFICIAL FAMILY NEWS

We're very happy to announce that several of our employees have received much deserved promotions.

**Greg Collins** has been promoted to Senior Vice President. Greg is also head of Compliance & Security and has been with IRCO for 27 years.

**Valerie Lusardi** has been promoted to Vice President. Val also manages our Accounting Dept. and has been with IRCO for 38 years.

**Heidi Kerstetter** has been promoted to Loan Dept. Assistant Manager. Heidi also handles all our mortgage loans and has been with us full time for 5 years.

Congrats to everyone!

And we'd also like to welcome our newest employee, Tamara Kukor, who joins our Savings Dept. as a teller.

**SIGN UP FOR FREE eSTATEMENTS IN VIRTUAL BRANCH**

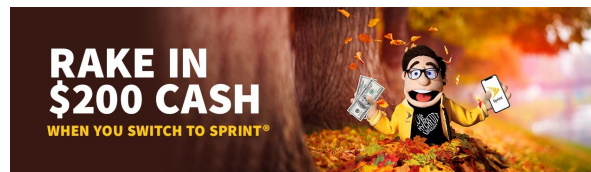
## IDENTITY THEFT AND TIPS TO STAY SAFE

**Never** give out personal information, like your social security number, account or credit card numbers if someone calls stating they are from a business or financial institution. Scammers will take your information and open new credit accounts or apply for loans in your name. Look over your credit card and credit union statements each month for unauthorized charges or suspicious activity. Contact us immediately if you think there are unauthorized charges. And by checking your accounts online, you may catch errors or suspicious activity more quickly.

Remember, you are entitled to a free annual credit report from each of the three credit bureaus that will allow you to check for any unauthorized activity. Visit [annualcreditreport.com](http://annualcreditreport.com) to get your **free** credit reports.

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

**SWITCH TO  
SPRINT AND SAVE!**



As a Credit Union member, you can get \$200 in cash rewards on up to 2 lines when you switch to Sprint. Plus, lines 3, 4 and 5 are free! That means savings of more than \$800 over Verizon in your first year. With Sprint's 100% satisfaction guarantee for the first 30 days, you can be certain that you'll love your plan or get your money back.

**Claiming your cash rewards is easy as apple pie:**

1. Open a new Sprint account and mention that you're a credit union member.
2. Register your new lines at [LoveMyCreditUnion.org/Fall19](http://LoveMyCreditUnion.org/Fall19)
3. Cash rewards will be deposited directly into your credit union account within 6-8 weeks.

**Don't miss out on hundreds in savings. Switch to Sprint and claim your rewards today!**

Visit [LoveMyCreditUnion.org/Fall19](http://LoveMyCreditUnion.org/Fall19) to learn more.

Cash Reward: Via deposit. \$100 per line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines.