
IRCO ATM Locations

- Main Office - 450 Hillcrest Blvd., Phillipsburg
- Branch - 2240 Northampton St. - Easton
- Ahart/Frinzi/Smith Insurance - Harmony, NJ
- Easton Library, 515 Church St. - Easton
- St. Luke's Warren Hospital (Cafeteria & Lobby)



Over 55,000 Surcharge-Free ATMs

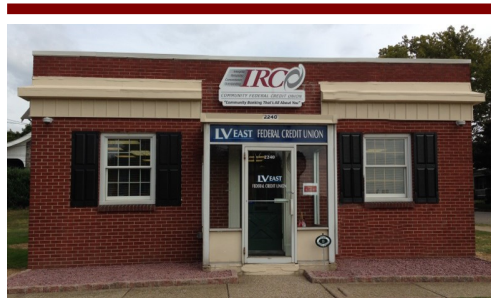
Questions?
Contact the Savings Dept.
at 908.859.1811



Main Office

450 Hillcrest Blvd.
Phillipsburg, NJ 08865
908.859.1811 800.538.1572
F 908.859.2118

"Across from Phillipsburg High School"



Easton Branch

2240 Northampton St.
Easton, PA 18042
610.258.0123
F 610.438.5462

"Across from Meuser Park"

WWW.IRCOCU.COM



MAKE THE SWITCH!

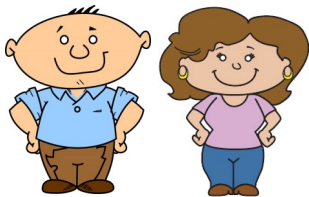
Checking
Account
Switch Kit

Make The SWITCH To An IRCO Share Draft Checking Account!

In today's tough economy, we know it's hard to stretch your money. Why pay high bank fees when you can save money with a great low-cost checking account from your credit union!

We know that making a switch can be a chore, but we're here to help. In 3 easy steps you can transfer your deposits and payments to your new IRCO Checking Account with all of these great benefits:

- ◆ **FREE** Overdraft Protection from Savings
- ◆ **FREE** Virtual Branch Online Banking
- ◆ **FREE** Online Bill Pay
- ◆ **FREE** e-Statements
- ◆ **FREE** Mobile Banking App
- ◆ **FREE** Remote Deposit Check Capture
- ◆ **FREE** VISA Debit Card
- ◆ **FREE** 55,000 ATMs on **ALLPOINT** Network



- Your Credit Union -
Always Looking Out For the
Little Guy & Gal

Just 3 Easy Steps:

1 Stop by one of our offices to open an IRCO checking account. You'll receive starter checks and your first box of checks will be mailed to you within 7 to 10 business days. **VISA** Debit cards also available.

2 Direct Deposit and Automatic Payment Change Notices

Submit these forms to the companies that deposit monies or debit payments from your existing checking account, including your payroll dept. Attach a voided check, if required.

3 Checking Account Closure Notice

After any automatic transfers have stopped and your direct deposit is now coming to IRCO, and all checks have cleared, take or send this form to your old financial institution and they should forward the remaining balance to your new IRCO checking account.

That's It!

Checking Options

STANDARD CHECKING

- Maintain \$250- no monthly service charge
- Under \$250 - \$10.00 per month

VIP CHECKING 24 to 54 yrs.

- Direct Deposit
- FREE e-Statements

NET GEN Club 17 to 23 yrs.

- NO minimum balance required
- NO monthly service charge
- FREE first 50 checks

ON-THE-GO Club Seniors 50+

- NO minimum balance required
- NO monthly service charge
- FREE box of checks per year

