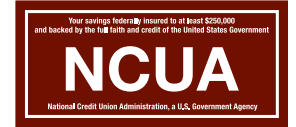


Chit Chat

Chit Chat



IRfcu  
Ingersoll-Rand  
Federal Credit Union



No. 163

199 N. Main St., Athens, PA 18810 • 570-888-7121 • 570-888-5809 • Toll Free 888-364-9509

www.ingersollrandfcu.com • E-Mail: irfcu@stny.rr.com

December 31, 2016

Office Hours: Monday - Wednesday - 8:30 AM to 5 PM

Thursday - Friday - 8:30 AM to 5:30 PM

Dear Members,

Due to the amount of articles in this edition of the ChitChat, I am going to forego my normal letter until the 1<sup>st</sup> Quarter of 2017. Happy New Year!



Sincerely,  
Michael A. Viselli, CEO

### Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this....Credit Union Members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)



Current and new Sprint customers need to verify Credit Union Membership to take advantage of these exclusive discounts. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your Membership.

**It's worth it to switch to Sprint. Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC\_ZZM.**

**\*Available Now\*** – If you are already signed up for our Virtual Branch Home Banking product you can simply type in IRFCU in your App Store and download. The App will look like the one pictured. Mobiliti works well with your Apple and Android phones and tablets.



**Mobiliti™**  
Your money  
at your fingertips...  
anywhere life takes you.

Quickly check  
your account  
balance before  
you make that  
next purchase.



Go Mobile!

### ANNUAL MEETING



**Ingersoll-Rand Federal Credit Union's** Annual Meeting will be held March 11, 2017 at the Sons of Italy Club. Dinner tickets will go on sale February 1, 2017. The deadline for dinner ticket purchase is March 3, 2017. Dinner tickets will be limited so get your ticket early! We will be holding elections for Board of Directors and Credit Committee Members during the business meeting. The business meeting will start after dinner. Tickets are not necessary to attend the business meeting only. As a Member of **Ingersoll-Rand Federal Credit Union**, you have the opportunity to vote for the Officers who determine the policies of your Credit Union. (22210) Participate in the democratic process and plan on attending your Annual Meeting.



### 1<sup>st</sup> QUARTER 2017 DIVIDENDS

The Board of Directors of **Ingersoll-Rand Federal Credit Union** has declared the 1<sup>st</sup> Quarter 2017 Dividends as follows:

Share (Savings) Account, Christmas Club, Escrow/All-Purpose Account

	RATE	APY
\$5.00 to \$99.99	0.100%	0.100%
\$100.00 to \$2,499.99	0.100%	0.100%
\$2,500.00 to \$19,999.99	0.150%	0.150%
\$20,000.00 & Up	0.200%	0.200%

Certificate Rates and Terms are available upon request or you may go to our website – [www.ingersollrandfcu.com](http://www.ingersollrandfcu.com) – for more information.



### \$\$\$ IT PAYS TO READ THE CHIT CHAT \$\$\$

There are two Member Account Numbers hidden in this quarterly newsletter. If you find your Account Number, call or stop in the Credit Union Office and **Ingersoll-Rand Federal Credit Union** will deposit \$25.00 into your Share (Savings) Account. But hurry! The deadline to collect the \$25.00 is January 27, 2017!

### 5% INTEREST REFUND



The Board of Directors of **Ingersoll-Rand Federal Credit Union** has declared a 5% Interest Refund for the 4<sup>th</sup> Quarter 2016. If your loan was up-to-date on December 31, 2016, you received 5% of the interest you paid on your loan in the 4<sup>th</sup> Quarter 2016 deposited to your Share (Savings) Account on December 31, 2016. Interest paid on VISA Credit Cards, Home Equity and Vehicle Loan Specials, Signature (Personal) Loans, and any loans granted from February 1, 2006 forward are excluded from the Interest Refund. Check your enclosed statement to see if you received the 5% Interest Refund.

### 5-Star Ingersoll-Rand Federal Credit Union On Top for a Reason



**Ingersoll-Rand Federal Credit Union** proudly announces it has once again earned a 5-Star Superior rating from BauerFinancial, the Nation’s Premier Bank and Credit Union Rating Firm. To earn Bauer’s highest 5-Star rating, **Ingersoll-Rand Federal Credit Union** must excel in areas of capital adequacy, profitability, loan quality, and more.

“Not only does **Ingersoll-Rand Federal Credit Union** have 34 quarters of 5-Star ratings behind it, its strong capital position and prudent loan underwriting give us every reason to believe it will continue to do so”, contends Karen L. Dorway, President of BauerFinancial. “Knowing its Members is one of the keys to intelligent underwriting, and as a credit union, **Ingersoll-Rand Federal Credit Union** has an inside track.”

Established in 1961, **Ingersoll-Rand Federal Credit Union** has been providing quality banking services to its Members for 55 years. Today it operates through a conveniently located office on North Main Street in Athens and can also be found online at [www.ingersollrandfcu.com](http://www.ingersollrandfcu.com).

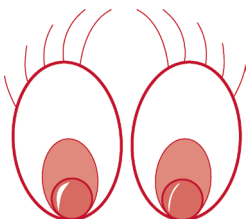
**Ingersoll-Rand Federal Credit Union: “United We Stand–America’s Credit Unions”**

### IRA Periodic Payment Distributions

Withholding Notice: Payments from your IRA are subject to Federal Income Tax Withholding, unless you elect no withholding. You may change your withholding election at any time prior to receipt of a payment. Your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. You may be required to pay estimated taxes even if you elect withholding. (11885)



### COMING SOON



**Keep an eye out for our new refreshed Website. The new site should be available by the end of December or the beginning of January 2017. Find our new site at [www.ingersollrandfcu.com](http://www.ingersollrandfcu.com).**