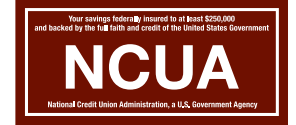


Chit Chat

Chit Chat



IRfcu
Ingersoll-Rand
Federal Credit Union



No. 164

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

June 30, 2017

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

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

Happy Summer to you and yours! We hope that you and your family enjoy the beauty of our Endless Mountains when it is warm and sunny and all the green that the weather brings to us.

We have been busy at your Credit Union working on our continuous mission of “People Helping People” and have completed the implementation of new and improved Member services. If you have a smart phone, we hope you have signed up for our mobile banking product, Mobiliti™. You can access your account details at the palm of your hand as well as make transfers and loan payments. Please let us know if you are not signed up for this service, and our Team will assist you in getting your accounts accessible through your smart phone.

Also, we have completed our transition to our new Visa partner, and the feedback has been very positive from those Members with our IRFCU Visa Credit Card. Enhanced services include the ability to make payments to your Visa Credit card account from our office in Athens. Please let us know if you have any questions regarding our new Visa partner, or if you are interested in applying for our Visa Credit card.

For those Members that browse the internet, our website has been completely redesigned. Please take a view of the new look at ingersollrandfcu.com for current information regarding our products, services, loan and deposit rates, and other useful information. Also, our home page allows you to log in to our Virtual Branch, apply for a student loan with our Student Choice program, or apply for a conventional mortgage. Also, information regarding any Loan Specials or upcoming special events can be found on our website.

We are again pleased to be able to host our summer Member Appreciation BBQ on Friday, July 28th beginning at 11 am. Great food and refreshments will be available for our Members to enjoy. Members of our Board of Directors will be on hand to meet with Members. Stop by and have a taste of delicious BBQ and appreciate the difference Membership at IRFCU makes.

Finally, we were pleased with the turnout at our Annual Membership Meeting and Dinner which was held on March 11 at the Sons of Italy in Sayre. Many Members were able to attend and enjoy the fellowship of our Membership. Also, reports from the Board of Directors and Management were given to those in attendance regarding the current status and condition of the Credit Union financials, as well as our outlook for the future.

Again, I hope that you enjoy the summer season and hope to see you during our event on July 28th. Thank you for your continued support and utilization of your Credit Union.

Sincerely,

Michael A. Viselli, CEO



ADDRESS/TELEPHONE NUMBER CHANGES



When you move, please update your address with the Credit Union. Also, when your telephone number changes, let us know. This is for your own security. If a problem results with your account or your Debit or Credit Card, we need to be able to get in touch with you so that your service is not interrupted. The Fraud Department will also try to get in touch with you when there is a Debit or Credit Card problem. (14743)

Thank you in advance for taking care of this.

5% INTEREST REFUND

The Board of Directors of **Ingersoll-Rand Federal Credit Union** has declared a 5% Interest Refund for the 2nd Quarter 2017. If your loan was up-to-date on June 30, 2017, you received 5% of the interest you paid on your loan in the 2nd Quarter 2017 deposited to your Share (Savings) Account on June 30, 2017. 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.



3rd QUARTER 2017 DIVIDENDS

The Board of Directors of **Ingersoll-Rand Federal Credit Union** has declared the 3rd 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 – 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 July 28, 2017!



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 above. **Mobiliti** works well with your **I-Phone, Android and your tablets.**

5-Star Ingersoll-Rand Federal Credit Union Once Again a Top Performer



Ingersoll-Rand Federal Credit Union proudly announces it is once again a top performer, earning a coveted 5-Star rating from BauerFinancial. (3701)

“**Ingersoll-Rand Federal Credit Union** is a prime example of a credit union excelling at what it was created to do,” explains Karen L. Dorway, President of BauerFinancial. “Its common bond and mutual ownership give its employees and members the same personal investment in the credit union. It make decisions locally, often for neighbors and friends; and it focuses on quality as opposed to quantity. That focus has paid off for both **Ingersoll-Rand Federal Credit Union** and its membership.”

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

Get a \$100 Cash Reward for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint.

Here’s how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year for every line.**



Here’s how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

TELEMARKETING FRAUD FOR SENIORS



If you are age 60 or older – and especially if you are an older woman living alone – you may be a special target of people who sell bogus products and services by telephone. Telemarketing scams often involve offers of free prizes, low-cost vitamins and health care products, and inexpensive vacations. For more information and tips to avoid these scams please visit the Telemarketing Fraud webpage (<https://fbi.gov/scams-and-safety/common-fraud-schemes/telemarketing-fraud>). An additional resource would be from the United States Senate Special Committee on Aging (<http://aging.senate.gov/>).