

Chit Chat

IRfcu

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Ingersoll-Rand  
Federal Credit Union



No. 165

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September 30, 2017

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

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

Dear Members,

We hope you enjoyed the summer's warmth and sunshine, and your Credit Union is planning events for this Fall to celebrate our Membership and the Credit Union movement.

We were very pleased to see many Members and friends during our Member Appreciation BBQ on July 28<sup>th</sup>. Good food and friendship were easy to find during the festivities at your Credit Union throughout the day.

We are busy planning for our annual recognition and celebration of the Credit Union movement and the difference that Membership at your Credit Union makes. International Credit Union Day will be held on **Thursday, October 19<sup>th</sup>**. Stop by our office in Athens to celebrate this special event with your fellow Members.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference. This year's theme, "Dreams Thrive Here," celebrates how your credit union serves as a catalyst to make different professions, personal choices and career paths real.

Again, I will be busy in the kitchen prior to this event, as our Members have grown to enjoy my scratch baked chocolate chip cookies that have become a yearly tradition for the event. Also, on **Thursday** we will have a special event with our new SEG (Select Employee Group), Animal Care Sanctuary. Throughout the day, Animal Care Sanctuary staff and 'special guests' will be at our office at 199 N. Main Street, Athens. Come in and see what we have in store for our Members on this special day.

If you have not been keeping track of interest rates, we want to remind you that the low interest rate environment is not here to stay. If you have taken advantage of the low rates to lock in savings for your borrowing needs, we congratulate you. If you have not, it is not too late, but time is running out. Both of our extremely popular loan specials, our "5-5-5" and our Car Loan Special, will be seeing changes to the rates and terms available to our Membership in the near future. Don't delay if you have short term borrowing needs, as rates are going to be increasing very soon.

I also would like to remind our Members about our mobile banking app, Mobiliti™ and new website at [www.ingersollrandfcu.com](http://www.ingersollrandfcu.com). With the increased amount of back office work load that comes in managing a large debit/credit card portfolio, and continued increased time spent on compliance and cyber-security, we are hoping that more of our Members use these resources to easily get answers to frequently answered questions. Many of our Members call us to inquire their account balances and do simple account transfers that can be quickly and easily done through our Virtual Branch (open 24 hours per day, 7 days a week, 365 days per year) and Mobiliti™ without needing to call our office and slow down more complicated and labor intensive Member needs. If you have downloaded our app and use it for these needs, we thank you. If you haven't already done so, we ask that you do so and give it a try. We believe you will be pleased with how simple and easy it is to have your account and balance information at your fingertips 24/7. If you need assistance with either of these products, please let us know as we would be more than glad to help.

Finally, I want to thank all our Members for your continued support and utilization of your Credit Union. We are here to help our Members and hope you enjoy this Fall season. We hope to see many of you in October during our celebration on Thursday, October 19<sup>th</sup>. Dreams do thrive when we stay true to our mission of "People Helping People."

Sincerely,  
Michael A. Viselli  
Chief Executive Officer



**Fee Changes Effective 01/01/2018**

- Foreign ATM \$3.00
- NSF Return Fee \$30.00
- Wire Fee \$30.00
- Deposited Item Return Fee \$30.00

**International Credit Union Day Celebration**

**Thursday October 19<sup>th</sup>, 2017**  
**"DREAMS THRIVE HERE"**

*Animal Care Sanctuary Adoption Event*  
*In Office from 12:00-4:00 p.m.*

**5% INTEREST REFUND**

The Board of Directors of **Ingersoll-Rand Federal Credit Union** has declared a 5% Interest Refund for the 3<sup>rd</sup> Quarter 2017. If your loan was up-to-date on September 30, 2017, you received 5% of the interest you paid on your loan in the 3<sup>rd</sup> Quarter 2017 deposited to your Share (Savings) Account on September 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.

## 4<sup>th</sup> QUARTER 2017 DIVIDENDS

The Board of Directors of **Ingersoll-Rand Federal Credit Union** has declared the 4<sup>th</sup> Quarter 2017 Dividends as follows:



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

|                           | <b>RATE</b> | <b>APY</b> |
|---------------------------|-------------|------------|
| \$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 USE OUR ATM \$\$\$

During the week of **October 16<sup>th</sup>-20<sup>th</sup>** we will be placing, at random, \$50.00 bills in place of the \$20.00 bills in our ATM. Any person withdrawing from the ATM at our Athens PA location has the chance of getting the lucky bills.

### Christmas Club

On October 27<sup>th</sup>, 2017 Christmas Clubs end. If you would like them to be transferred that day, please let us know. You can also withdraw or transfer yourself.



**\*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 Earns Prominent Position from BauerFinancial

**Ingersoll-Rand Federal Credit Union** is pleased to report it has once again earned a coveted 5-Star rating from BauerFinancial.

"**Ingersoll-Rand Federal Credit Union** is an integral part of its members' lives," remarks Karen L. Dorway, President of BauerFinancial. "Its support provides the vitality needed for its field of membership to remain socially, educationally and commercially vibrant. A strong membership, in turn, produces a strong credit union. And the cycle continues. Credit unions understand that what is good for their members is equally good for them, making them invaluable partners."

**Ingersoll-Rand Federal Credit Union:**  
"Leading you down the road to financial success..."



## 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](http://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!

## How to Make & Remember the BEST PASSWORD!

One of the easiest to remember and hardest to crack password methods is the pseudo-random password. The actual password is generated from an easy to remember phrase that is important to the user. This phrase can be the words from a book that you particularly like, words from a song that you always remember with ease, a statement that some powerful figure made that you will never forget. The key to a successful password is to create a phrase that is easy for you to remember, but no one else will ever think about attributing it to you.

- personal phrase: "I Belong To The Best Credit Union Ever"      password: 1ibttbcue!
- method: Choose the first letter from each word until a total of eight characters resulted. Start with or end with a number and special character.

## Sam's Club

Your Sam's Club Representative will be here on 10/27/17 and 12/01/17.

## Liberty Mutual

"You Could Save Hundreds on Car Insurance"  
Stop in and see us or call for more information.