



CHIT CHAT JUNE 30, 2020

NO. 176

**199 North Main Street
Athens, Pa 18810**

Phone: 570.888.7121

Toll Free: 888.747.9021

ingersollrandfcu.com

A LETTER FROM IRFCU

I know the last few months have been incredibly difficult for you all. Each of us have been affected by COVID-19 in some way. For the past year we have been working hard and planning to make significant changes to our computer systems with a finite date for change set just as many months ago. The timing of those changes could not have been worse or better. The global pandemic has changed the way many of you interact with us here at IRFCU and before the recent upgrade we simply did not have the tools in place to serve you to the best of our capabilities. We do now. We are excited for you to experience many of the new digital features and solutions we have made available to you.

While we have missed visiting with you all in the lobby, we are glad to now be able to serve you across a variety of digital channels. We appreciate your patience and continued support throughout the changes that were compounded significantly by the global pandemic. As always, the safety of our staff and visitors remains top priority as such we will continue to follow the guidelines set forth by local, state and federal organizations to do so. We look forward to seeing your smiles again.

You may have noticed that since early April our porch lights shine blue every evening. This is in recognition of all of the first responders, healthcare workers, essential workers and educators. We at IRFCU appreciate all of the sacrifices that those that are committed to keeping our community safe, healthy and educated have made. Our mission is founded on the People Helping People philosophy, and will always remain at the heart of everything we do. We are here to serve all without regard to race, nationality, age, sex, religion, or ability. As an organization, as professionals, as community members we can always improve. By always; listening, learning, educating and moving forward, we can all make a difference.

Congratulations to all of this year's graduates! I know the struggles, sacrifices and disappointments you all have realized this year. I implore you to reflect on all that you were able to overcome on your journey. These experiences will make you better suited for what comes next. Being able to adapt quickly to change, embracing new challenges as opportunities and solving for problems that have never existed before are all things that you have accomplished in the last few months. Nothing great is ever.

accomplished solo, it takes a family, a team, a squad, a community. Kudos to the parent's, guardians and educators for you too have overcome challenges never before dreamed. As we all move on to the next hurdles in our lives, do so with compassion and commitment to community. Together we can do great things.

I hope you all have a safe and healthy summer!

Thomas P Mitchell, CEO

IRFCU MEMBERS CAN GET \$200 CASH FROM SPRINT!

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores.

And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty!

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Limited time offers. Fees and restrictions may apply. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.

Visit lovemycreditunion.org/sprintrewards for full terms and disclosures..

Crisis Cons

Scammers are taking full advantage of the panic around the coronavirus(COVID-19) pandemic. It's hitting especially hard right now because our senior population is remaining more isolated than ever to prevent infection.

Social Security Scams

Scammers are misleading people into believing they need to provide personal data or provide funds via a gift card, wire transfer, internet currency, or mail cash to maintain regular benefit payments during the pandemic. If you receive any communication threatening that your benefits will be suspended or decreased due to COVID-19, be aware that it is a scam.

Cure/ Vaccine Scams

Beware of texts or emails promising or offering a cure, vaccine, or test for COVID-19. They often provide links that you should NOT click! Visit cdc.gov/coronavirus for up-to-date information regarding the virus.

Stimulus Scams

Some scammers are calling individuals claiming that they need to verify your personal information and account details in order to "release" or deposit the funds. DO NOT give your personal information to anyone that you can not 100% verify. If you have concerns, please contact us immediately.

Don't fall victim to scammers.

Federally Insured by NCUA

3rd QUARTER 2020 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 3rd Quarter 2020 Dividends as follows:

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

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

Certificate Rates and Terms are available upon request or you may go to our website – www.ingersollrandfcu.com for more information. Call 888.747.9021 for full disclosures *APY=Annual Percentage Yield

PAYS TO GO GREEN!

We are trying out something new!

If you sign up for eStatements, you will be entered to win \$25.00! If you need help signing up to receive eStatements, you can give us a call and we will guide you through it.

July 31, 2020 we will pick a winner from all our estatement enrollees! Who wants to win?!

MAKE THE EQUITY IN YOUR HOME WORK FOR YOU!

A Home Equity Loan from IRFCU is a great way to consolidate debt, pay off medical bills, or make home improvements.

With low rates, flexible terms, and no closing costs* it's a great time to check out what we have to offer!

*Closing costs waived unless loan is discharged within 3 years of origination date in which case you will be required to pay closing costs. Closing costs typically range from \$470.00-\$923.00. NY residents responsible for payment of mortgage tax. Rates, terms, and conditions are subject to change. Your rate is based on your credit history, lien position, and loan to value. Homeowner's insurance is required. Home Equity Loans are not available in some states.



@irfederalcreditunion