



**CHIT CHAT September 30, 2020**  
**NO. 177**

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**Athens, Pa 18810**

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**[ingersollrandfcu.com](http://ingersollrandfcu.com)**

## **A LETTER FROM IRFCU**

“Summer is the time when it is too hot to do the job that it was too cold to do last winter.” - Mark Twain

The time we all spent in quarantine had many of us looking for ways to freshen up or add more space to our home. In today's low-rate environment, some members even came to the realization that it would be a good time to purchase a new home. We are here to help make all that happen, visit our online Mortgage Center to find the best solution for your needs.

We celebrated two longtime employees' retirement. Loan Officer, Paulette Orlandi and Member Service Representative, Sue Wayman, we thank you for your years of dedicated service. It was an honor to work with you.

Recently, we have seen an increase in calls from members to get basic information such as account balances or make transfers. This has led to longer than desired wait times for some. If you haven't already, I invite you to take advantage of our many online and mobile banking services from text banking to e-alerts. This is a quick and easy way to manage your accounts with us, all with no wait. Visit us on the web and be sure to download the IRFCU mobile app.

Stay Well  
Thomas P Mitchell, CEO

## **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!

You can apply easily online, or make an appointment with a loan officer! Visit our website for more details, or call today!

\*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.

**BAUER FINANCIAL**



**5-STAR RATING!**



**@irfederalcreditunion**

**Federally Insured by NCUA**

## There are more reasons than ever to love being a member of IRFCU

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why IRFCU membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- » Savings up to \$15 on TurboTax federal products.
- » Exclusive discount from the TruStage Home & Auto Insurance Program.
- » Members save on SimpliSafe, the #1 expert pick for home security.
- » Save 30% on premium identity protection from Financial Lock.
- » Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- » Save on car maintenance + get \$10 off your first service using CarAdvise.
- » Save 40% on a 1-year membership to Sam's Club.
- » Build your credit history with rent and save up to 30% with Rental Karma.
- » Save \$40 on Calm, the #1 app for meditation and sleep.
- » Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

**Learn all about how your IRFCU membership gets you all these exclusive savings and more at**  
**LoveMyCreditUnion.org.**

**Check them out and start enjoying credit union member benefits you never knew you had.**

## MOBILE WALLET

**A fast, easy, and secure way to pay!**

No contact needed, just tap and go! Payments process in seconds with just a tap of your phone. It's a secure way to pay without touching anything but your phone!

Mobile Wallet is accepted wherever you see the Contactless Payment Icon.



## IMPORTANT NUMBERS

Please cut and save for your use.

These are our updated numbers for debit and credit card issues.

**Debit Card Disputes: 1.800.808.6402**

**Lost/Stolen Debit Card: 1.800.528.2273**

**Debit Card Audio PIN Change: 1.877.267.6914**

**Lost/Stolen Credit Card: 1.800.449.7728**

## 4th QUARTER 2020 DIVIDENDS

**The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 4th 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](http://www.ingersollrandfcu.com) for more information. Call 888.747.9021 for full disclosures \*APY=Annual Percentage Yield

## GO GREEN AND SAVE!

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.

**October 31, 2020 we will pick a winner from all our estate-ment enrollees! Who wants to win?!**

## MEMBERSHIP CHECK-IN

- Review your account information.
- Make sure everything is correct and up-to-date.
- Review addresses.
- Review e-mail addresses.
- Review your phone numbers on your accounts, debit card, credit card IRAs etc...
- It's important that we have a valid phone number on your account especially if you have a Debit or Credit Card. This assures that the Fraud Department can reach you if necessary.
- Review your joint owners and their information.
- Do you have an IRA? Review your beneficiaries and make sure their information is also correct and up-to-date.



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