

WELCOME TO IRFCU!

New Member Toolkit!

On behalf of the team at IRFCU, we'd like to welcome you to our credit union. We are very pleased you've chosen us as your financial institution!



ABOUT US!

THEN

Born within the Ingersoll-Rand Plant in 1961, IRFCU was established with a commitment to help the employees of the IR Plant find financial success to reach their goals. We started our journey with the Ingersoll-Rand Plant, our sole Community Partner.

NOW

Since then, we've grown to serve over 50 Community Partners and 6000 members. IRFCU remains committed to the financial betterment of our members and our community by providing financial education, services, and products that fit their lifestyles and needs. We've grown alongside our community. Moving forward together.

CONTACT US

Phone: 570-888-7121

199 North Main Street

Toll Free: 888.747.9021

Athens, PA 18810

www.ingersollrandfcu.com

memberservices@ingersollrandfcu.com

ROUTING NUMBER

231379393

DRIVE-THRU HOURS

Monday-Wednesday: 8:00am-5:00pm

Thursday & Friday: 8:00am-5:30pm

LOBBY HOURS

Monday-Wednesday: 9:00am-5:00pm

Thursday & Friday: 9:00am-5:30pm



SERVICES

It'sMe247 ONLINE BANKING

Access your accounts 24 hours a day, 7 days a week!

We make it easy, convenient and secure!

You can access your account using a smartphone, tablet, or computer!

If you haven't signed up for online banking, you can sign up by visiting our website, **www.ingersollrandfcu.com**, and click the It'sMe274 Online Banking icon to get started!

- ▶ Manage Your Accounts
- ▶ Pay Your Bills
- ▶ Make Transfers
- ▶ Apply for Loans
- ▶ eAlerts

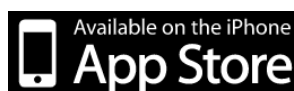


- ▶ Text Banking
- ▶ Remote Check Deposit
- ▶ Pay Anyone Feature
- ▶ Apply for Loans
- ▶ Control Your Cards

MOBILE BANKING

Banking anywhere, anytime! Conveniently access your account from wherever your life takes you!

You can perform the same functions on our Mobile App as you can via It'sMe247 Online Banking and More!



ATM / DEBIT CARDS

Important Numbers

Audio PIN Change
877. 267. 6914

Lost/Stolen Card
800. 528. 2273

Debit Card Support
866. 664. 9364

Travel Notifications

Don't lose access to your funds while travelling. When you use your debit card outside of your "normal area" it could be flagged as fraud and your card locked. If you are planning to travel, please contact the credit union to ensure you have uninterrupted access to your money!

LOANS

- ▶ Auto Loans
- ▶ Home Equity Loans
- ▶ Signature Loans
- ▶ Motorcycle Loans
- ▶ RV Loans
- ▶ ATV Loans

Great Rates!
Flexible Terms!
Easy Application Process!

MORTGAGES

Knowledge is power. Knowing your choices gives you the power to make good decisions. Throughout the Mortgage Center you'll find valuable information you may use when buying or refinancing your home.

- ▶ First-Time Home Buying
- ▶ Pre-Approvals
- ▶ Refinance Options
- ▶ Fixed and Variable Rate Terms
- ▶ Competitive Rates
- ▶ USDA and FHA Loan Options
- ▶ Easy Online Loan Application
- ▶ Rate Calculators
- ▶ Friendly Service

SHARE DRAFT ACCOUNTS

CHECKING ACCOUNT

Our share draft accounts with debit MasterCard can be used for purchases and withdrawals and you can easily check your personal checking account from your mobile device! With helpful tools like our It'sMe247 online and mobile banking platform, you can easily track your purchases and improve your spending habits.

- ▶ No Monthly Fees
- ▶ No Minimum Balance
- ▶ Free Online Banking
- ▶ Free Bill Pay
- ▶ Overdraft Protection
- ▶ Free Direct Deposit
- ▶ Free eStatements
- ▶ Mobile Check Deposit
- ▶ Great Mobile App





FINANCIAL EDUCATION

LEARNING WITH IRFCU

We are invested in the financial wellbeing of our members. That is why we find financial education so important not only for the youth of our community, but all ages. We spend a lot of time teaching financial literacy classes within local schools. We offer free financial literacy classes to our Community Partner Employers and their staff. If you'd like more information about education opportunities, please contact us at the branch, we're happy to help!



IRFCULEARN.WEEBLY.COM

INFORMATION TO GUIDE YOU

Visit our blog for educational articles, helpful tips, and fraud alerts. This is a great tool to learn more about what's happening in the financial world. We offer guides for first-time- homebuyers, those shopping for a new vehicle, and more! Check it out at irfculearn.weebly.com

FOLLOW US ON THE SOCIALS



Ingersoll-Rand FCU



@irfederalcreditunion



@irfcu

FREQUENTLY ASKED QUESTIONS

1. What is your routing number?

231379393

2. How do I link my accounts via online banking and the mobile app?

First, log into each account separately, then give us a call at the branch to set up the link!

3. What do I do if my debit card has been compromised?

Please call: 800.528.2273