



**CHIT CHAT December 31, 2020**  
**NO. 178**

**CELEBRATING 60 YEARS!**

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## **A LETTER FROM IRFCU**

### **Happy New Year!**

This year has been incredible. While the political divide captured much of the headlines, the reality is that our community has shown resilience and commitment to each other. The business owners and staff, the healthcare providers, the first responders, the utility workers, the educators, the parents, the students, the people...YOU....have been pushing ahead through the unthinkable. We see all of you, and we know your struggles; we know the difficulties you are overcoming. We see the sacrifices you are making. We understand that some of you may be falling on difficult financial times. Please don't wait to contact us, we have many resources to help. Thank You All!

In 2018 when we began working on the new features we would introduce in 2020, we knew we needed to enhance our online presence and capabilities. We expected the time it took for you all to embrace them or even attempt to use them to be a slow, gradual increase. The reality is that many of you dove headfirst into our new digital world! We understand that having our lobbies closed is a huge inconvenience, and we look forward to the time when we can safely see you all again. Until then, if you haven't already, please take some time to learn about our online banking platform and the mobile app. If you are a first time user, give us a call, we would be happy to help you navigate the many features we offer, from applying for a home loan to instantly sending a friend some money. We are here to help you.

We wish you all a safe and healthy new year!

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## **ANNUAL MEETING**

The Annual Meeting has been scheduled for May 15, 2021. This year's meeting will be held at Tioga Downs at 11am. As of right now, we are moving forward, but will keep a close eye on the COVID-19 situation. We will inform you if we must host the meeting virtually. Ticket sales and further information will be announced in the next Chit Chat, on the website, and on Facebook!

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## **5% INTEREST REFUND**

The Board of Directors of Ingersoll-Rand Federal Credit Union has declared a 5% Interest Refund for the 4th Quarter 2020. If your loan was up-to-date on December 31, 2020, you received 5% of the interest you paid on your loan in the 4th Quarter 2020 deposited to your Share (Savings) Account on December 31, 2020. Interest paid on VISA Credit Cards, Home Equity and Vehicle LoanSpecials, 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.

**BAUER FINANCIAL**



**5-STAR RATING!**



@irfederalcreditunion

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## MEET OUR BOARD CANDIDATES

### Christopher Bradley, Esq.

Christopher has been a member of the IRFCU since birth and has served as an alternate board member since 2018 while serving on the Supervisory Committee. His Grandfather, Eugene Bradley, was a founding member and former manager of the IRFCU.

Christopher graduated from Athens Area High School in 2006. He double majored in History and Political Science at Duquesne University, graduating in 2010. He then acquired his J.D. from the Duquesne University School of Law in 2013.

He is an associate attorney at Rieders, Travis, Humphrey, Waters and Dohrmann in Williamsport, Pennsylvania and currently handles matters in the civil litigation field, specializing in personal injury, medical and hospital malpractice, product defects, commercial litigation, and estate planning/administration.

He resides in Duboistown, Pennsylvania with his wife Holly, and their two daughters, Marina and Nora. He is very excited to be able to maintain his roots in the "Valley" and surrounding areas while serving the IRFCU.

### Taylor McDuffee

Taylor graduated from Athens Area High School in 2016. She attended college at Elmira College and graduated in 2020 with a double major in Accounting and Business Administration with a concentration in Management.

From June 2019 to March 2020, she had the opportunity to intern with IRFCU in the finance department. Not only did she learn a great deal about the credit union, but the collaborative atmosphere, including the dedication to the people in the community, made a huge and lasting impact on her.

Taylor currently resides in Sayre, PA with her 2-year-old chocolate lab, Clyde. In her free time, she enjoys spending time with her dog, kayaking, and traveling. Taylor is very excited to be involved again at the credit union!

## 1st QUARTER 2021 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 1st Quarter 2021 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](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.

**January 31, 2021 we will pick a winner from all our estate-ment enrollees! Who wants to win?!**

## IRA PERIODIC PAYMENT DISTRIBUTION

Withholding Notice: Payments from your IRA are subject to Federal Income Tax Withholding, unless you elect no withholding. You may change your withholding election at any time prior to receipt of a payment. Your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. You may be required taxes even if you elect withholding.

## 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**



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