



CHIT CHAT September 30, 2021
NO. 182

CELEBRATING 60 YEARS!

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ingersollrandfcu.com

A SAFE AND SECURE SHOPPING SEASON

As we approach the holiday season with COVID still lingering, we expect many consumers to do most of their shopping online. With online shopping, comes an inherent risk of scammers grabbing ahold of your personal financial information. We hate to see our members affected by scams and theft, so we would like to give you the tools and information you need to protect yourself from the stress and loss that comes with online shopping scams.

DO:



Use anti-virus,
anti-spyware,
and VPN firewall protection



Alert friends and
family about suspicious
emails or sites



Use strong
and varied passwords



Secure your WIFI
settings with a
strong password



Ignore flashing banner
ads that promise millions
of dollars with one click



Be wary of sites
that include glaring
typos and random graphics

Before You Shop Online



Look for favorable reviews about
both the seller and the product



Ignore pressure to
“buy now”



Make sure the company has a
legitimate, physical U.S. location



Don't pay attention to arbitrary
time limits-they're usually falsified

DON'T



Share your personal
information unless you've
verified a site's authenticity



Download anything from
an unrecognized source



Connect to WIFI
networks you don't
recognize



Click on links sent by an
unfamiliar email address



Wire money to
anyone online



Click links from people
you know when the content
feels out of character



Access your private
accounts from public
computers

Avoid all impossibly
low-priced items



Be wary of products
containing inadequate
descriptions



Make sure the site name
matches the site address



Check for a secure
payment portal



@irfederalcreditunion

Federally Insured by NCUA

4TH QUARTER 2021 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 4th 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 for more information. Call 888.747.9021 for full disclosures *APY=Annual Percentage Yield

Extra Measures to Protect Yourself

If you are planning to shop online, we suggest you use a credit card. Credit cards offer better protection from fraud because there are no actual funds involved in the transaction. As long as you report the loss or theft in a timely manner, you may not face any liability for the transaction.

You can add an extra layer of protection by adding your credit card to your Mobile Wallet. IRFCU not only offers a great Visa Credit Card, but now our credit cards are compatible with Apple, Google, and Samsung Mobile Wallets. If you add your card to the Mobile Wallet, your transactions are encrypted. You can pay contactless in some retailers and if you lose your card you don't have to wait for a replacement! You can have your card issued directly to your mobile wallet while you wait for your physical card to arrive via mail!

We understand that credit cards aren't for everyone. If you prefer to use your IRFCU debit card online, we HIGHLY suggest that you add it to your Mobile Wallet! Using your debit card online greatly increases your risk of fraud and loss because fraudulent purchases directly affect your account the moment the transaction is made. This could cause a financial domino effect by tying up funds resulting in other legitimate charges, overdraft fees, or declined payments. Using the Mobile Wallet can significantly reduce these risks. With the encryption technology used via Apple, Google, and Samsung Pay, scammers can't collect your personal financial information, therefore protecting your account.

If you'd like more information regarding our Visa Credit Cards, please visit us online at www.ingersollrandfcu.com or give us a call at 570-888-7121.

If you are struggling to set up your Mobile Wallet, please feel free to give us a call or stop in and one of our friendly staffers will be happy to walk you through set-up!



GO GREEN AND SAVE!

If you sign up for eStatements during the 4th quarter, 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.

December 31, 2021 we will pick a winner from all our eStatement enrollees! Who wants to win?!

5% INTEREST REFUND

The Board of Directors of Ingersoll-Rand Federal Credit Union has declared a 5% Interest Refund for the 4th Quarter 2021. If your loan was up-to-date on September 30, 2021, you received 5% of the interest you paid on your loan in the 3rd Quarter 2021 deposited to your Share (Savings) Account on September 30, 2021. 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.

SCAN TO DOWNLOAD OUR APP!



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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