



CHEERS TO A NEW YEAR!

Happy New Year! We are excited for 2022 and you should be too!

We've got some great projects in the works! We've been working on a merger with the Towanda School Employee Federal Credit Union. Their members vote to merge on January 31, 2022! We look forward to welcoming them to our credit union.

After the holiday, you may be in need of your paychecks or other ACH deposits a touch earlier than normal, luckily, we have a new product you may love! With our Mobile App, we now offer Early Access ACH. If you'd like access to your funds before they are released, you can use your mobile app to make a request and we would credit your account early.

Finally, if you're looking to consolidate your credit card debt, we are offering a new balance transfer special! This is a great option to pay-off high-interest credit card balances and consolidate bills! For more information regarding our balance transfer special, visit our website or give us a call! This special ends April 30, 2022.

Thank you for another wonderful year. Through the good times and the tough, we continue to move forward together. We are excited for what's to come in 2022!

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 anytime 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 to pay taxes even if you elect withholding.

4TH QUARTER 2021 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 4th Quarter 2021 Dividends as follows:

		RATE	APY*
Share (Savings) Account,	\$5.00 to \$99.99	0.100%	0.100%
Christmas Club,	\$100.00 to \$2,499.99	0.100%	0.100%
Escrow/All-Purpose Account	\$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

FUN FEATURES



ELECTRONIC
SIGNATURE
CAPABILITIES

REMOTE
CHECK
DEPOSIT



PERSON
TO PERSON
PAYMENTS

VIRTUAL
STRONGBOX



MOBILE
TEXT BANKING

DOWNLOAD OUR APP!

Our Mobile App is a great way to access your accounts from anywhere! Whether you are travelling, headed to college, or moving across the country, we can continue to serve you! Scan the QR codes below with your cell phone camera to download our app!



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 December 30, 2021, you received 5% of the interest you paid on your loan in the 4th Quarter 2021 deposited to your Share (Savings) Account on December 31, 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.

AVOIDING FRAUD ONLINE

Fraud and financial scams are on the rise as more people rely on the internet for their shopping, social connection and now currency. We hate to see our members suffer the fallout of financial scams. We offer up information regarding scams and how to avoid them in hopes of saving our members from the stress and heartache of losing not only money to fraudsters but also their identity. PLEASE, take a moment to read through this information, it might save you from falling victim to a scam someday!

WHAT TO AVOID:

- Giving away your personal information
- Using your debit card on unfamiliar sites
- Accepting offers that seem too good to be true
- Accept offers that pressure a purchase or have strange limits

TOOLS FOR MONITORING AND SAFE SHOPPING:

Debit Card Monitoring

- ▶ You can monitor your debit card using your mobile app.
- ▶ You can track your transactions, lock your card, and set up transaction alerts.
- ▶ We recommend turning on usage alerts. Every time your debit card is used for a purchase, you will be sent a text with the transaction information.
- ▶ If you see a fraudulent charge, you can lock your debit card right away and call the fraud hotline right from our Mobile App.

Fraud/Debit Card Lost or Stolen# 1-800-528-2273

Mobile Wallet

Our cards are compatible with Apple Pay, Google Pay, and Samsung Pay via the Mobile Wallets. Using your debit card via a Mobile Wallet adds an extra layer of security when shopping online because it uses encryption technology to mask your financial information.

Visa Credit Card through IRFCU

Using an IRFCU Credit Card is a safer way to pay. While scammers may gain access to your numbers, because the Credit Card isn't pulling money directly from your account at the time of the transaction, you don't lose out on cash as long as you catch the fraudulent charge early and file a dispute.

The Credit Card Lost Stolen# 1-800-449-7728

Fraud Dispute# 1-888-918-7322

Visa Gift Card through IRFCU

Using a prepaid VISA Gift card when online shopping ensures that no scammer will obtain your personal financial information. Just load the amount you need for a purchase and protect your accounts!

GO GREEN

If you sign up for eStatements during the 1st 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.

March 31, 2022 we will pick a winner from all our

eStatement enrollees!

Who wants to win?!

IMPORTANT NUMBERS

Please cut and save for your use.

These are our numbers for debit and credit card issues.

Debit Card Disputes:

1.800.808.6402

Lost/Stolen Debit Card:

1.800.528.2273

Audio PIN Change:

1.877.267.6914

Lost/Stolen Credit Card:

1.800.449.7728

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