



CHIT CHAT June 30, 2021  
NO. 180

**CELEBRATING 60 YEARS!**

199 North Main Street  
Athens, Pa 18810

Phone: 570.888.7121

Toll Free: 888.747.9021

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

## FREQUENT MEMBER QUESTIONS

We'd like to address some of the frequently asked questions from members.

**First up, Transfers!** We've had a few members struggle with transfers. We've seen that the confusion stems from not separating the account number from the suffix. Your account number designates your membership. Account suffixes are three digit numbers used to designate specific sub-accounts like a savings account or checking account. When you are performing a transfer to an account that is not under the "My Accounts" drop down, you must input the base account number in one box and the suffix in another. If you would like to add accounts to your drop down options, you must contact the credit union. If you are NOT on the account you want to transfer to, the primary owner of that account must contact the credit union to authorize transfers.

### Next up, phone transactions.

We now offer a Telephone Account Access System, which makes taking care of your credit union business faster, easier, and safer! We've implemented this service for both security purposes and to give additional options for around the clock access to their accounts!

All you need to use this service is a touch-tone phone, your account number, and your Personal Identification Number(PIN). Now you are all set to take care of business!

**For first time users,** you will use your account number and the last four digits of the PRIMARY account holder's social security number as a temporary PIN. Just call 570-888-7121 and select 1.

**Example: If an account number is 1234, when referring to a checking account you would add 070 to the suffix box.**

Share (Savings)	000
Sub Shares	010-019
Traditional IRA Accumulation Share	200
ROTH IRA Accumulation Share	205
Share Draft (Checking)	070-074
Share Certificate 6-60 Months	300-325
Certificate IRA 18-60 Month	400-425

**Account Number** →

**Suffix** →

**"My Accounts" Section for Authorized Transfer Accounts** →

**BAUER FINANCIAL**



@irfederalcreditunion



**5-STAR RATING!**

Federally Insured by NCUA



## 3rd QUARTER 2021 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union has declared the 3rd 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!

If you sign up for eStatements during the 3rd 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.

**August 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 3rd Quarter 2021. If your loan was up-to-date on June 30, 2021, you received 5% of the interest you paid on your loan in the 1st Quarter 2021 deposited to your Share (Savings) Account on June 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.

## 5-5-5 IS BACK!

### Your favorite Signature Loan is back!

5 years, 5% APR, up to \$5000.00.\*

This loan is great for those looking to consolidate debt, cover unexpected expenses, make a small home improvement, or take a much needed trip. A personal loan, known as a Signature loan at IRFCU, is an unsecured loan with fixed monthly payments.

You can apply easily online or call a loan officer to make an appointment!

\*\*Payment for a \$5000 loan for 5 years at 5% Annual Percentage Rate would be \$94.37. Applications subject to approval. Different APRs may apply for different terms and amounts and based on credit qualifications. Offer may change or cease without prior notice. Must meet credit union lending guidelines and membership eligibility to qualify. Contact us for details. Equal Opportunity Lender.

## ATM LOCATION REMINDER

We have an ATM at our Main Branch at 199 North Main Street in Athens. You can also find our second ATM in Sopranos Italian Market located at 607 Cayuta Ave, Waverly NY 14892.



### After Hours Check Deposit

Don't forget, the ATM and Night Drop Box aren't the only methods to deposit checks after hours!

### RDC

Members have the ability to deposit checks remotely, using the mobile app! Visit our website to learn how to use our RDC feature!

## 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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