



IRFCU FUN FEATURE FRIDAYS

Here at IRFCU we strive to provide the best service to our members. In that spirit, we are offering in-person product demos in our lobby on Fridays! We will walk participating members through using our digital products. These products are in place to make accessing your account and your funds 24/7 easy, efficient and convenient! If you'd like to take advantage of these products, but need a little help getting started, join us for our Fun Feature Friday demos!

Here are the upcoming demo dates and features:

Time Blocks: 9:00am-12:00pm and 2:00pm-5:00pm

7/8/2022: Text Banking

7/29/2022: Mobile Wallets

8/12/2022: eAlerts

8/26/2022: Pay Anyone

Please stop in at your convenience during the designated demo times to learn about the day's topic! Members who attend will be entered to win a \$50.00 gift card! Keep an eye on our Facebook Page and Website for any updates or changes to the class schedules!

3RD QUARTER GIVEAWAY! USE YOUR DEBIT CARD FOR A CHANCE TO WIN A APPLE WATCH!



One (1) Prize Winner will be selected on or about September 5, 2022 by a random drawing from all qualified entries received by a participating credit union between July 1, 2022 and August 31, 2022. Each time an eligible member uses their debit card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

3RD QUARTER 2022 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 3rd Quarter 2022 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



ACH ON
DEMAND

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 2nd Quarter 2022. If your loan was up-to-date on June 30, 2022, you received 5% of the interest you paid on your loan in the 2nd Quarter 2022 deposited to your Share (Savings) Account on June 30, 2022. 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.

4 WAYS TO STAY FINANCIALLY FIT THIS SUMMER

Keeping your finances intact throughout the summer is well within reach if you're ready to plan ahead and make responsible choices. Here are four hacks for a summer of financial fitness.

Prepare for a possible change in income

If you're a freelancer, business owner or you get paid per diem, you can expect to see a drop in income during the summer months. Business is notoriously slower across a wide range of industries during the summer, so it's best to be prepared for this reality. To avoid dipping into savings or going into debt, you can trim your discretionary spending and use the extra funds to cover non-discretionary expenses. You can also choose to find a side hustle for the summer to cover the gap in your income.

Get your budget ready for summer

Your budget will see some changes in the summertime, and it's a good idea to prepare in advance instead of being caught unaware. Here are some changes you can anticipate:

Higher utility bills. With the AC blasting, your energy costs will likely be higher. Water costs can rise, too, especially if you water your lawn and any outdoor plants and flowers on a regular basis.

Increase in fuel prices. Just when you thought it couldn't go any higher, the price of fuel is likely to jump again in the summer.

Travel expenses. Of course, if you'll be traveling this summer, it's going to cost you. If you haven't yet budgeted for your getaway, start saving up and/or trimming costs from other categories in your budget now.

Social events. It's wedding season, and they don't come cheap, even if you're not the one in the white gown. You may also receive invites or host other events during the summer months, such as family reunions, block parties, anniversary celebrations and more. It's best to budget for gifts, the travel costs of attending these events and of course, for the expense of hosting, if applicable.

Activities for kids. School's out, and the kids need to be kept busy. Aim for free activities whenever possible, but you may want to set aside some funds in your budget for occasional activities that have a price tag attached.

Create a vacation budget

Aside from adjusting your monthly spending plan, you'll want to build a workable budget for your summer getaway to avoid overspending. Money choices are nearly always better made in advance, so plan for every conceivable expense during your vacation. Attach a dollar amount for your hotel stay, car rental, food costs, transportation expenses, entertainment and outings, gifts, and any other cost you might have. Leave a bit of wiggle room for miscalculations, but try to keep your budget as close to the actual cost as possible. While on vacation, be careful not to go over budget and be open to a last-minute change of plans if some expenses end up being substantially higher than expected.

Review and adjust as necessary

Like going off a diet, blowing a budget is never an excuse to go all out and overspend without sparing a thought to the consequences. To avoid falling into this trap, resolve to review your budget and your overall spending on a regular basis throughout the summer. You can choose to do this weekly, or bi-weekly, but be sure to take a careful account of every dollar in and every dollar out. Being aware of the state of your finances in real-time instead of waking up after the damage has been done will make it easier to make responsible choices going forward.

GO GREEN

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.

September 30, 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.

Lost/Stolen Debit Card:

1.833.933.1681

Audio PIN Change:

1.833.801.0375

Lost/Stolen Credit Card:

1.800.449.7728

**199 North Main Street
Athens, Pa 18810**

Phone: 570.888.7121

Toll Free: 888.747.9021



www.ingersollrandfcu.com



[@irfederalcreditunion](https://www.facebook.com/irfederalcreditunion)



www.irfculearn.weebly.com

Federally Insured by NCUA