

IRFCU

CHIT CHAT September 30, 2022



What's Happening with IRFCU!

This is an exciting season for IRFCU! The week of October 17th- 21st is International Credit Union Week. We will have light snacks and refreshments all week. The ATM will be stuffed and some lucky members may walk away with a little extra cash with their withdrawals! Thursday Oct 20, 2022 we will have King's Food Truck on site with free lunch for members. Members can come inside for their lunch ticket and enjoy some BBQ on us!

We are excited to announce that IRFCU will open a new branch in the Towanda/Wysox Area! This is an amazing addition to help us serve our members that live outside of the Valley. We are thrilled and look forward to keeping you all updated on our progress with both the Towanda/Wysox branch as well as our new Main Branch project on Elmira street.



WORTH THE WAIT
2.52% APY
24 MONTHS
\$1000.00 INITIAL DEPOSIT
CERTIFICATE SPECIAL

*Annual Percentage Yield. APYs current as of 9.1.2022 and apply to Share Certificates opened in new money with at least the minimum amount indicated. Minimum balance must be maintained to obtain APY. Early withdrawal penalties apply. Fees may reduce earnings. Offer is subject to change or termination at any time without notice.

Upcoming Holiday Closings

| | |
|-------------------------|--|
| Columbus Day | Monday October 10, 2022 |
| Veterans Day | Friday November 11, 2022 |
| Thanksgiving Day | Thursday November 24, 2022 |
| Black Friday | Friday November 25, 2022 Hours: 9:00am- 1:00pm |
| Christmas | Monday December 26, 2022 |

4th QUARTER 2022 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 4th 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 3rd Quarter 2022. If your loan was up-to-date on September 30, 2022, you received 5% of the interest you paid on your loan in the 3rd Quarter 2022 deposited to your Share (Savings) Account on September 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.

ALL YOU NEED TO KNOW ABOUT CYBERSECURITY

What is cybersecurity?

Cybersecurity refers to the protection of all online devices, networks, data and electronic systems from attacks by hackers, scammers and cybercriminals.

There are several major categories of cybersecurity:

Network security is the practice of securing a computer network from intruders who commit crimes via targeted attack and/or malware.

Application security focuses on protecting software and devices from threats.

Information security protects the integrity and privacy of data.

Operational security includes handling and protecting data assets.

Disaster recovery and business continuity include the ways an organization responds to an actual or potential security breach.

Cloud security refers to creating secure cloud applications for companies that use cloud service providers, like Google, Amazon Web Services, etc.

Identity management and data security protects processes that enable authorization and authentication of legitimate individuals to an organization's systems.

Cybercrimes can be divided into several categories:

Cybercrime includes criminals acting alone or in groups who target systems for financial gain or cause disturbances.

Cyber-attack will often involve groups of criminals gathering information for political reasons.

Cyberterrorism is the act of hacking electronic systems with the intent of causing panic or fear.

Methods of cybercrimes

All forms of cybercrimes threaten cybersecurity in some way. Here are some of the methods cybercriminals use to wage attacks:

Malware. This threat includes ransomware, spyware, viruses and worms. These can install harmful software, block access to computer systems or provide scammers with access to data.

Trojans. This attack tricks users into thinking they're opening a harmless file when, in reality, they're installing a backdoor that provides cybercriminals with unauthorized access.

Botnets. This attack is conducted via remotely controlled malware-infected devices and is usually deployed as a large-scale attack. Compromised computers are integrated as part of the botnet system to further spread the attack.

Adware. This threat involves a potentially unwanted program that is installed without the user's permission and automatically generates unwanted online advertisements.

Phishing. This attack is employed via email, text or social media message to trick the target into sharing sensitive information. Often, the tactic will also lead to the installation of malware.

Man-in-the-middle attack. In these attacks, a hacker will insert themselves into a two-person online transaction. The hacker will then steal data and/or login credentials.

How can I protect myself against cyberattacks?

Use strong, unique passwords across all your online accounts. Be sure to vary your use of capitalization, symbols, letters and numbers. For optimal security, switch up your password every six months.

Never open email attachments or click on links from unknown senders. These can automatically download malware onto your device.

Avoid using unsecured public WiFi. Using unsecure networks leaves you vulnerable to attacks.

Make sure websites you visit are secure and legitimate.

Don't click links or call numbers claiming you've been hacked or compromised. Contact your source directly via their legitimate website or known and trusted number, not via the means sent to you.

Cybersecurity is a crucial component of modern day digital safety. This guide can help you learn how to utilize this essential toolset for your personal security.

GO GREEN

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, 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



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