

IRFCU

CHIT CHAT March 31, 2023



April Youth Month

Saving money can be daunting, but it doesn't need to be. The first small step is usually the hardest, but once it's taken, the power of saving is unleashed, and you can use momentum to propel you forward. This year's theme for National Credit Union Youth Month is "Unleash the Power of Saving at Your Credit Union." It uses the images of multiple animals saving, playing, and having fun with money. We want to tell young members that there is power in saving, it can help you make your dreams a reality and it can also be fun.

IRFCU has tools to help unleash the power of saving. With a youth saving account that earns compound interest, young members can deposit small amounts on a regular basis and watch their savings grow. The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being.

If you have been wondering how to empower your kids to save for their future, National Credit Union Youth Month is a great opportunity to start! Join us this April as credit unions across the country encourage youth to start saving regularly. This celebration is a great time to engage kids at IRFCU and within your community to help them learn that saving, no matter how small the amount, can help them achieve their dreams.

Get involved by using the hashtag #CUYouthMonth on social media to let everyone know how your credit union is making a difference in young members' lives.

5% INTEREST REFUND

The Board of Directors of Ingersoll-Rand Federal Credit Union has declared a 5% Interest Refund for the 1st Quarter 2023. If your loan was up-to-date on March 31, 2023, you received 5% of the interest you paid on your loan in the 1st Quarter 2023 deposited to your Share (Savings) Account on March 31, 2023. 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.

2nd QUARTER 2023 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 2nd Quarter 2023 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

MOBILE
CHECK
DEPOSIT



Sign up for Mobile Check Deposit for a chance to win a 55 inch Samsung Flatscreen TV!

YOUR ACCOUNT IS BEING VERIFIED BY THE SUPERVISORY COMMITTEE. IF THERE ARE DISCREPANCIES PLEASE SEND A NOTICE TO:
PO BOX 47 ATHENS, PA 18810-0047

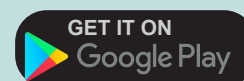
NOW OPEN

Visit our new branch in Wysox!

1482 Golden Mile Road
Wysox, Pa 18854

DOWNLOAD OUR APP!

Our Mobile App is a great way to access your accounts from anywhere! Whether you are traveling, 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!



Board Nominee Bios

Ralph Blowers

I am running for another term as your Credit Union Board Director. I have over 40 years involvement assisting in moving our Credit Union forward and wish to continue in the exciting years ahead.

- I have a vast array of life experiences and knowledge that allows me to chime-in on most matters at hand.
- I served in the U.S. Marine Corp as a Plane Captain with service in Vietnam and recipient of a meritorious mass.
- I started out life in the dairy industry where one learns that matters need to be acted on in a timely fashion.
- I attended Cornell University studying Animal Husbandry and Vegetation Management.
- I am a graduate of "ECPI" Electronic Computer Programming Institute.
- I completed Jackson-Hewlett Income Tax course where I performed tax preparations and discovered an error in their programming costing clients valuable deductions.
- I am an Elmira College graduate with a B.S. in Business majoring in Accounting.
- I was employed by Ingersoll-Rand Co. for 35 years where I worked in the Computer Department and later in Cost Accounting as Supervisor for 17 years. Also, worked in General Accounting maintaining general ledger chart-of-account and report writing.
- I have been a landlord of several single family homes.
- I am a Past President of International Management Council where I earned the Superior Achievement Award and Award of Excellence.
- I owned two Personal Care Homes, one with 14 beds and the other with 18 beds.
- I was a partner in a Satellite installation business with "Direct-TV" where my responsibilities were "FSFC" Facilities, Safety, Fleet Coordinator. Our Direct-TV contract controlled installations in 5 northeastern states along with Glen Burney, MD; Lenore, TN and Meriden, MS.

My wife Linda and I are the proud parents of two children and five grandchildren. Our daughter, Noelle is a Special Needs teacher in Zion, IL. She has three sons: James, Patrick and Jesse. Our son, Christopher, in Winchester, VA, is a Technician Supervisor for the installation and maintenance of security devices at and around the Pentagon. He has two daughters: Robin and Sara.

John G. Dugan

As the Secretary and Treasurer, it's been my responsibility to provide vision, insight and leadership in advancing credit union operations. I participate in strategic planning and decision making with regard to policies, guide financial decisions and shaping the future of the organization. I am running for re-elections to continue my duties in the future.

I have been a board member since 2011. I retired from Ingersoll Rand Co. as a Human Resource Professional. I graduated from St. Bonaventure University with a B.A. and a Masters degree from Elmira College.

I am the father of two grown children. In my spare time, I like to work out, walk, play golf and read. I am proud to serve the members of the IRFCU and wish to continue to do so in the future.

2023 ANNUAL MEETING

We will host our Annual Meeting Thursday, May 11, 2023 at 5:45pm. Join us anytime from 3:00pm-5:30pm for an Ice-Cream social at our Main Branch in Athens. Enjoy Ice Cream from Johnny D's and Ice Cream Sandwiches from Bethie's Place all on us! Our Wysox branch will simultaneously host as well with Bethie's Ice Cream Sandwiches! After the Ice Cream Socials, we will host our Annual Meeting in both lobbies starting at 5:45. Seats are limited, so make sure you contact the credit union to reserve your spot. Don't worry, we will also provide a link for those who want to join us virtually! Attendees, virtual and in person, will be entered into a drawing to win a prize!

GO GREEN

If you sign up for eStatements during the 2nd 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.

May 31, 2023 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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