



## Introducing Financial Counseling

IRFCU is excited to announce our new Financial Counseling Program.

We now have Certified Financial Counselors available to help you adopt strategies to strengthen your financial wellbeing and reach your goals!

The key components of our program are as follows:

### GOAL SETTING

We believe that setting clear and achievable financial goals is crucial to creating a solid foundation for financial success. Our experienced counselors will work closely with members to identify their short-term and long-term goals, whether it's paying off debts, saving for a down payment, or planning for retirement.

### BUDGETING

Effective budgeting is the cornerstone of financial stability. Our program emphasizes the importance of creating realistic budgets tailored to individual circumstances. Through personalized counseling sessions, our experts will guide clients in developing budgets that align with their goals, helping them track expenses, prioritize spending, and make informed financial decisions.

### FINANCIAL RECOVERY

We understand that financial setbacks can happen to anyone. Our program offers specialized support for individuals facing financial challenges, such as mounting debts, credit issues, or bankruptcy. Our counselors will work collaboratively with members to develop personalized recovery plans, providing strategies for debt management, rebuilding credit, and establishing healthy financial habits.

We invite you to share this exciting program with your family and friends. Together, we can make a positive impact on the financial well-being of individuals in our community.

## Craftmaster FCU Merger

The official data conversion of Craftmaster FCU to IRFCU will take place July 15. We are excited to take this final step of the merger. There are some important things our current members should be aware of for merger day. Mobile and Online banking services will be down temporarily on the 15th as we convert the CFCU member data to IRFCU. We also suggest you have extra cash on hand or your IRFCU Visa Credit Card as there may be interruptions in Debit Card Services that day as well. We look forward to officially welcoming all CFCU members to the IRFCU family.

## 3rd QUARTER 2023 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 3rd 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](http://www.ingersollrandfcu.com) for more information. Call 888.747.9021 for full disclosures \*APY=Annual Percentage Yield

## FUN FEATURES

### LOAN PAY EXPRESS

Members can now use Loan Pay Express for an efficient and convenient way to make loan payments utilizing Debit/ Credit card, ACH payment options.

You can use Loan Pay Express directly from our Mobile App or Online Banking

OR you can click the link at the top of our website's homepage!

## 3RD QUARTER CONTEST!

Use your IRFCU Debit Card for a chance to win a YETI cooler and 2 YETI Ramblers!

Visit our website for full contest rules!

## 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!



## 4 SIGNS THAT IT'S A SCAM!

### 1. SCAMMERS PRETEND TO BE FROM AN ORGANIZATION

- Scammers often reach out at random and pretend to be contacting you on behalf of the government asking for personal information. They might use a real name, like the Social Security Administration, the IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations.
- They use technology to change the phone number that appears on your caller ID. The name and number you see may not be real.

### 2. SCAMMERS SAY THERE'S A PROBLEM OR PRIZE

- They might say you're in trouble with the government, you owe money, or someone in your family had an emergency. They may even claim there's a virus on your computer.
- Some scammers say there's a problem with one of your accounts and that you need to verify some information.
- Others will lie and say you won money in a lottery or sweepstakes, but have to pay a fee to get it.

### 3. SCAMMERS PRESSURE YOU TO ACT IMMEDIATELY

- Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story.
- They might threaten to arrest you, sue you, take away your driver's license, take away your benefits, turn off your utilities, or deport you.
- They may even claim that your computer is about to be corrupted unless you provide sensitive personal information.

### 4. SCAMMERS TELL YOU TO PAY IN A SPECIFIC WAY

- They often insist you pay using cryptocurrency, by wiring money through a company like MoneyGram or Western Union, or by putting money on a gift card and then giving them the number on the front and back. Some will send you a check (that's fake and will bounce), then tell you to deposit it and send them money.

## HOW TO AVOID A SCAM

1. If you're worried about the legitimacy of a call, tell them you need to verify prior to continuing the conversation. If they've given you a local utility company or a name you recognize, call that company using a VERIFIED number and question the legitimacy of the call. Never use the number the callers provide if you are concerned.
2. Never give out personal or financial information in response to a request that you didn't expect.
3. If you receive an unexpected email or text message with any of the above red-flags, do not click any links or give out any personal information.
4. Understand that if it SOUNDS TOO GOOD TO BE TRUE, that usually means IT IS and it is a SCAM.

\*Source: Federal Trade Commission

## 5% INTEREST REFUND

The Board of Directors of Ingersoll-Rand Federal Credit Union has declared a 5% Interest Refund for the 2nd Quarter 2023. If your loan was up-to-date on June 30, 2023, you received 5% of the interest you paid on your loan in the 2nd Quarter 2023 deposited to your Share (Savings) Account on June 30, 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.

## 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.

**August 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**



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