

IRFCU- CFCU

Data Merger Guide

Use this guide for a smooth transition!

Some of our systems are changing as we merge with IRFCU including:

- Debit Cards*
- Fee Schedule
- Online & Mobile Access

***PLEASE NOTE:**

CFCU debit cards should NOT be used after close of business on Friday July 14, 2023.

You will need to activate your IRFCU debit card Friday July 14 or Saturday July 15.

Once you activate your cards, you will be able to start using them as early as the morning of July 15, 2023.

570.888.7121
www.ingersollrandfcu.com



LETTER FROM LEADERSHIP

The team at CFCU is excited to transition to the IRFCU team. We've been working side-by-side and are ready for this final step. This conversion is a benefit to our members, providing a greater variety of products and services to enhance your financial experience.

As with any change, there may be some growing pains. We are working hard to minimize any service disruption, but there will be some minor inconveniences as the system goes offline as we switch over to IRFCU. This guide is designed to ensure that you are fully prepared for a smooth, successful transition. Please read the information thoroughly.

WHAT'S CHANGING AND WHAT'S STAYING THE SAME

Not everything is changing as we merge into IRFCU

What's staying the same:

- Account Numbers
- Scheduled Electronic Deposits and Withdrawals
 - Does NOT include any connected with debit cards
- Text Banking Settings
- **The Great CFCU Staff!**

What's changing:

- **Some Suffixes May Change**
 - Account suffixes are three-digit numbers used to designate specific sub-accounts, like a checking account.
 - Example: If your base account number is 12345, when referring to your checking account you would like 12345070.
 - This change includes the loan suffixes.
- **Debit Cards**
 - If you have verified your contact information and mailing address, you will receive your IRFCU debit card prior to the data conversion.
 - The daily limits are changing
 - Daily ATM limit: \$500.00
 - Daily point of sale limit:
 - PIN: \$1,500.00
 - Signature: \$2,500.00
- **Checks**
 - You can continue using the checks you have left.
 - Please note, if you choose to continue to use your CFCU checks, check images will not be available for you to view via online/mobile banking.
 - If you would prefer to have the ability to view your checks online, you will need to contact IRFCU to order new checks after the data conversion.
 - Once you run out, you will have to contact IRFCU to order new checks.
- **Fee Structure**
 - Please see attached Fee Schedule.
- **Mobile and Online banking**
 - The general layout and format will remain the same, but with even more features!
 - You will have to use the "first time user" option via online banking to create a new log-in.
 - If you use the mobile app, once you create a new log-in and download the IRFCU mobile app, you can go mobile!

Share (Savings)	000
Sub Shares	010-019
Share Draft (Checking)	070-074
Share Certificate 6-60 Months	300-325
Loan Products	500-820

IMPORTANT INFORMATION ABOUT PENDING TRANSACTIONS
All pending transactions will be posted to your account before our services go down at
the end of the day on July 14, 2023

FREQUENTLY ASKED QUESTIONS

- **How do I access Online Banking:**
 - To create your new Online Banking and Mobile Banking credentials, please visit the IRFCU website and click the “It’sMe247” log-in button on the homepage.
 - Once you get to the Sign-In screen (shown below), select “First Time User?”
 - Follow the directions to create new credentials.
- **How do I access my Mobile App**
 - You may download the IRFCU mobile app prior to the data conversion.
 - After the conversion, create your new credentials according to the above instructions.
 - Log-in at your convenience.
- **What is your new address?**
 - 1482 Golden Mile Road, Wysox Pa 18854

SOME FUN FEATURES YOU WILL NOW HAVE ACCESS TO

- **Mobile Check Deposit**
 - Now you can deposit your checks from anywhere using your mobile device! It’s as easy as snapping a picture!
- **Pay Anyone**
 - IRFCU has a P2P service that allows you to pay anyone! All you need is the person's phone number or email address and you can send them money! They don’t even need to be a member!
- **Mobile Wallets**
 - IRFCU’s debit and credit cards are compatible with Apple Pay, Google Pay, and Samsung Pay.
 - Using your cards via your mobile wallet is a more secure way to pay!
- **IR Points**
 - The more products and services you use, the more points you earn. The more IR Points you earn the more rewards you receive!

IMPORTANT INFORMATION REGARDING DEBIT CARD TRANSACTIONS

Saturday July 15, 2023 debit cards will be operational with reduced limits
During this time, we suggest having cash on hand or another payment method.

PIN Transactions: \$110.00
Signature Transactions: \$210.00

Contact Us

570-888-7121
memberservices@irfcuemail.com
1482 Golden Mile Road,
Wysox Pa, 18854

Download the IRFCU Mobile App



Apple App Store



Google Play Store

Membership Share
 Overdraft Fee (Honor from Shares)
 Overdraft Fee (Returned NSF)
 ATM POS EFT Withdrawal (Dishonor)
 ATM Fee (Charge for using foreign ATM) (not our ATM)
 Master Card Debit Card Overdraft Fee (Outstanding charge)
 Stop Payment Fee
 ACH Stop Payment Fee
 Share Draft Photo Copy
 Deposited Item Return Fee
 Check Orders
 Cashier/Certified Check Fee
 Statement Copy
 Stale Dated Bank Check Fee
 Wire Transfer (Outgoing) Fee
 Incoming Wire Fee (Domestic)
 Western Union Fee
 Money Order Fee (Max. amount \$1,000.00)
 Statement Reconciliation and Administration Fee
 Check Cashing Fee

 Visa Gift Cards \$10.00- \$500.00
 Visa Gift Cards \$501.00 - \$1,000.00
 Closed Account Fee
 Loan Late Fee
 Loan Skip-A-Pay
 Notary Service
 Overdraft Privilege Fee
 IRA Transfer Out Early Fee
 Legal Documents
 Return Mail/Incorrect Address
 Inactive Account Fee (After 18 months)
 Escheat Fee
 Early Access ACH

\$5.00 par value
 \$10.00 - per overdraft
 \$30.00 - per overdraft
 \$30.00 - per overdraft
 \$1.00 - per transaction (charged at end of month)

 \$30.00 - per overdraft

 \$15.00 - per request
 \$15.00 - per request
 \$5.00 - per draft
 \$30.00 - per item
 Price varies by style
 \$2.00 - per check
 \$0.25 - per page
 \$35.00
 \$30.00 - within United States
 \$10.00 - per wire
 \$30.00 - within United States
 \$2.00 - per money order
 \$20.00 - per hour. One hour minimum
 \$5.00 - per check if balance below
 \$50.00 and only have a Share account
 \$3.50 - per card
 \$4.50 - per card
 \$5.00 - within 12 months of opening account
 \$20.00 - per month
 \$30.00- per skip *Limits Apply*
 Donations Accepted
 \$30.00 - per item paid
 \$20.00 - per IRA
 \$50.00 - per document
 \$5.00 - per returned item
 \$1.00 - per month
 \$30.00
 \$5.00-per item