

IRFCU

CHIT CHAT March 31, 2024



MAIN BRANCH UPDATE



If you've driven on Elmira Street, you've been able to see the progress that's been made on our new Main Branch! Watching this project come together piece by piece has been incredible. Every day we see a new feature come to life and we can't wait to welcome everyone inside, but for now just sneak peeks!

We will announce move-in day and our Grand Opening in the upcoming months!

FUN FEATURES



IRFCU
CREDIT
COMPASS

REMOTE
CHECK
DEPOSIT



PERSON
TO PERSON
PAYMENTS

Account Verification

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

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!



2024 ANNUAL MEETING

Our Annual Meeting date is set as Wednesday May 15, 2024 at 5:30pm in the lobby of the Athens Branch. Seating is limited and will be first come-first serve.

We will hold an Ice-Cream Social from 3:00pm-5:00pm prior to the meeting. Johnny D's will provide ice-cream at our Athens branch, while Wysox will have ice-cream sandwiches from Bethie's Place!

All those who attend in-person or virtually will be entered to win a prize.

2nd QUARTER 2024 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 2nd Quarter 2024 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

5% INTEREST REFUND

The Board of Directors of Ingersoll-Rand Federal Credit Union has declared a 5% Interest Refund for the 1st Quarter 2024. If your loan was up-to-date on March 31, 2024, you received 5% of the interest you paid on your loan in the 1st Quarter 2024 deposited to your Share (Savings) Account on March 31, 2024. 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.

BOARD APPLICANTS

Christopher Bradley

Chris is a general counsel for a 6000 acre private community and resort in the Blue Mountains of Pennsylvania. He has been a member of the IRFCU since birth, and is proud to serve on the Board of Directors of the IRFCU, an organization that his grandfather, Eugene Bradley, was a founding member of. Chris lives in South Williamsport with his wife and two daughters, Marina and Nora. He enjoys reading and spending time with his family.

Carla Welliver

After earning my BBA in Accounting from Penn State University-Capitol, Carla began her career in Manufacturing Accounting at Masonite Corporation. After 15 years she moved on to spend the next 22 years with Global Tungsten & Powders retiring as Operations Controller in 2023. Carla served as Treasurer of the Craftmaster Federal Credit Union Board of Directors for 35 years up until the merger with IRFCU last year. Carla has thoroughly enjoyed representing the members of both CFCU and IRFCU as part of the Board and looks forward to representing the membership the next four years.

Garrett Miller

Garrett Miller was born and raised in Towanda, graduated from Towanda High School and attended Penn State University. He has served in Towanda Boro Government for the past 30 years, 16 as councilman and the past 14 years as Mayor. Garrett has worked full time at Dnow as a Warehouse Supervisor since 2010. He has volunteered on the Towanda Recreation Board since 1993 and helps with local events like the Concerts in the Park series, Rolling of the Pumpkins Festival and most recently planning the 36th Annual Riverfest. Garrett also volunteers with Building Outreach Opportunities through their annual haunted house fundraiser. Garrett served 20 years on the CraftMaster Federal Credit Union board before joining the IRFCU board with the merger. Garrett has 3 children and 6 grandchildren with 2 sets of identical twin girls. Garrett looks forward to continuing to serve the members of the credit union.

Amy Savercool

Amy is a Teacher with the Towanda Area School district. She taught Kindergarten for 15 years and Pre-K for the past 6. Amy served on the board for the Towanda Teachers Credit Union until the merger with IRFCU where she continued to serve. Amy lives in Towanda with her husband of 22 years, Don, and their two children. Mya is 18 years old and graduating high school and pursuing a career in nursing. Owen, her 14 year old son, is very active in sports which keeping Amy busy spectating golf, basketball, and baseball. Amy enjoys shopping, reading, and spending time with family.

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.

June 30, 2024 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

ATM LOCATIONS

Athens Branch

Wysox Branch

Sopranos Italian Market Waverly NY

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