

## NEW HEADQUARTERS NOW OPEN!

### Daily Hours:

Monday: 8:00am-4:30pm

Tuesday: 8:00am-4:30pm

Wednesday: 9:00am-4:30pm

Thursday: 8:00am-5:00pm

Friday: 8:00am-5:30pm

\*Drive-Thru opens at 8:00am daily\*



## 1970 ELMIRA STREET SAYRE

We are thrilled to announce the opening of IRFCU's new headquarters! This state-of-the-art facility marks a significant milestone in our journey, reflecting our commitment to better serving our valued members and the community.

One of the exciting new features at our headquarters is a coin counter machine, available free of charge to all IRFCU members. This convenient service makes it easier than ever to manage your loose change, saving you time and effort.

Additionally, we are proud to introduce Java Junction, our in-house coffee shop. Operated by Penn-York Opportunities, Java Junction offers a cozy and welcoming space for members and visitors to enjoy a variety of beverages and snacks. Whether you're looking for your morning coffee fix or a place to relax, Java Junction is the perfect spot to meet, or work.

We invite you to visit our new headquarters, experience these fantastic new amenities, and join us in celebrating this exciting new chapter for IRFCU. Thank you for your continued support and membership. We look forward to serving you in our new home!

## GRAND OPENING CELEBRATION

We are hosting our Grand Opening celebration July 17, 2024! Join us for a day filled with food, fun, and an amazing giveaway. Start the morning right with a free small coffee from Java Junction, available for members from 9:00am to 11:00am. We will have lunch on site from 12:00-3:00pm. Additionally, our staff will be available throughout the event to provide personalized assistance! Don't miss out on this fun event- we look forward to celebrating our new headquarters with you!



# SIMULATE, MOTIVATE, ELEVATE, AND VISUALIZE YOUR FINANCIAL FUTURE

We're always committed to empowering you on your financial journey. That's why we offer Credit Compass powered by SavvyMoney within our mobile banking app.

With our Credit Compass tool, you can spin the score simulator to simulate, motivate, elevate, and visualize your financial future like never before.

## Here's how it works:

**Simulate** your credit score to explore different scenarios and see how they could impact your credit score. Wondering what might happen if you pay off a credit card or take out a new loan? Our simulator can show you.

The simulator can **motivate** you by setting goals. Whether you're aiming to boost your score for a major purchase or simply want to reach your financial goals faster, our simulator can help keep you motivated.

The simulation of various scenarios can help **elevate** your score by offering insights to enhance your creditworthiness.

Visualize your financial future and explore the possibilities. Whether you're planning for a big purchase, saving for retirement, or simply want to build a better financial future, our simulator can help you see the potential impact of your decisions.

Ready to take control of your financial destiny? Log into our mobile banking app today and use the Credit Score Simulator to unlock your full financial potential.

## 3RD QUARTER 2024 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 3rd Quarter 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

## 5% INTEREST REFUND

The Board of Directors of Ingersoll-Rand Federal Credit Union has declared a 5% Interest Refund for the 2nd Quarter 2024. 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.



## CALL US

570.888.7121

Toll Free: 1.888.747.9021

## ATM LOCATIONS

Sayre Branch  
Former Athens Branch  
Wysox Branch  
Sopranos Italian Market  
Waverly NY

## IMPORTANT NUMBERS

Lost/Stolen Debit Card:  
1.833.933.1681

Audio PIN Change:  
1.833.801.0375

Lost/Stolen Credit Card:  
1.800.449.7728

## DOWNLOAD OUR MOBILE 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 mobile app!

### Google Store



### Apple Store



Federally Insured by NCUA