

**NEW YEAR.
NEW GOALS.
SAME
COMMITMENT
TO YOU!**



2024 IN REVIEW

As we step into 2025 and reflect on the transformative year of 2024, let's take a moment to look back at where it all began.

Ingersoll Rand Federal Credit Union (IRFCU) was founded in 1961, born from the vision of a few dedicated employees at the Ingersoll Rand plant. With a shared commitment to the financial well-being of their fellow workers, they established a credit union—starting humbly in a small closet within the plant.

Over the past 63 years, IRFCU has grown significantly. From those modest beginnings with just 5 members and 2 employees, we now proudly serve over 8,000 members and employ more than 30 dedicated team members. Our reach extends to over 50 valued Community Partners, supported by two branches and, as of 2024, a brand-new headquarters designed to enhance our service to both members and the broader community.

We move into 2025 with enthusiasm, driven by our commitment to innovation, growth, and exceptional member satisfaction.

2025 ANNUAL MEETING

We will host 2025's Annual Meeting at Tioga Downs on Saturday April 26. We will have 200 tickets available for members. Tickets go on sale March 15, 2025, and will be available until sold out or April 11th. Ticket Cost: \$10.00

Evening Timeline

4:00pm-5:00pm: Cocktail Hour
5:00pm-5:30pm: Meeting
5:30pm: Dinner



2025 HOLIDAY CLOSINGS

New Year's Day	Wednesday, January 1, 2025
Martin Luther King Jr. Day	Monday, January 20, 2025
Presidents Day	Monday, February 17, 2025
Memorial Day	Monday, May 26, 2025
Juneteenth	Thursday, June 19, 2025
Independence Day	Friday, July 4, 2025
Labor Day	Monday, September 1, 2025
Columbus Day	Monday, October 13, 2025
Veterans Day	Tuesday, November 11, 2025
Thanksgiving Day	Thursday, November 27, 2025
Black Friday	Closing 1:00pm: Friday, November 28, 2025
Christmas Eve	Closing 1:00pm: Wednesday, December 24, 2025
Christmas Day	Thursday, December 25, 2025

IRA PERIODIC PAYMENT

Withholding Notice: Payments from your IRA are subject to Federal Income Tax Withholding, unless you elect no withholding. You may change your withholding election at any time prior to receipt of a payment. Your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. You may be required to pay taxes even if you elect withholding.

1ST QUARTER 2025 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 1st 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 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 4th Quarter 2024. If your loan was up-to-date on December 31, 2024, you received 5% of the interest you paid on your loan in the 4th Quarter 2024 deposited to your Share (Savings) Account on December 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.



CALL US

570.888.7121

Toll Free: 1.888.747.9021

ATM LOCATIONS

Sayre Headquarters
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!

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Federally Insured by NCUA