

CELEBRATE YOUR FINANCIAL FREEDOM!



A SEASON OF SERVICE AND EDUCATION

This past quarter, we've been proud to stay true to our mission of empowering our community through education and awareness. In partnership with State Representative Tina Pickett, we participated in a Senior Scam Awareness Seminar, helping to educate local residents on how to identify, avoid, and report common scams that frequently target older adults. Scammers are becoming more sophisticated, and we're committed to doing all we can to help protect our members and their families.

We also wrapped up an incredibly rewarding season in our local schools. IRFCU hosted three Reality Fairs, providing hands-on financial education experiences that gave students a taste of budgeting and real-life financial decision-making. In addition, we were involved in five student-focused community events—from in-classroom presentations to support for school-based initiatives. These opportunities allowed us to engage with students, educators, and parents alike, reinforcing the importance of financial literacy from an early age. While the school year may be over, our time with students is not! We are happy to welcome our summer student interns Sophie Vanderpool, Grace Galloway, Brian Tang, and Sophia Cretelle!

As we head into summer, IRFCU is looking forward to a season full of community engagement and connection. Whether it's through local events, financial education opportunities, or simply being there when our members need us most, we're excited to continue building strong relationships and supporting the communities we serve.

Your goals are our goals—and we're here to help you make the most of your summer and beyond.

FINANCIAL FIT TIP: DECLARE YOUR FINANCIAL INDEPENDENCE!

This 4th of July, celebrate more than fireworks—celebrate your path to financial freedom! Tools like Credit Compass can help you track your credit score, set goals, and make informed decisions. Every smart step moves you closer to independence from financial stress. Let freedom (and your finances) ring!

TAP TO PAY IS COMING!

KEEP AN EYE OUT ON OUR WEBSITE AND STATEMENTS FOR MORE INFORMATION!



CONGRATULATIONS TO OUR 2025 SCHOLARSHIP WINNERS!



Alex Lantz



Madelyn Olmsted



Jack Cheresnowsky

Please join us in congratulating our three incredible IRFCU Scholarship winners! These outstanding students have demonstrated exceptional dedication, leadership, and a commitment to their futures—and we couldn't be more proud to support them as they take the next step in their educational journeys.

We're excited to see all the amazing things they will accomplish, and we can't wait to watch their futures unfold. Congratulations again—you've earned it!

3RD QUARTER 2025 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 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, 2025, you received 5% of the interest you paid on your loan in the 2nd Quarter 2025 deposited to your Share (Savings) Account on June 30, 2025. 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.

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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570.888.7121

Toll Free: 1.888.747.9021

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Wysox Branch

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1.800.449.7728

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