

# FALL IN LOVE WITH IRFCU!



## FALL INTO SOMETHING NEW AT IRFCU!

As the seasons change, so do the exciting things happening here at Ingersoll Rand Federal Credit Union! September brought us a pretty big change—we've upgraded our cards! This project included transitioning our Credit Cards from VISA to Mastercard, adding Tap-To-Pay convenience to every IRFCU card, and introducing a fresh new card design. The result? Faster, more secure transactions—delivered with a great new look!

Even better—our credit cards are now integrated right into the IRFCU Mobile App! No more juggling multiple apps to check balances, track purchases, or make payments. Everything you need is in one place, right at your fingertips. Plus, we think you'll love the fresh new look of our cards—stylish, modern, and uniquely IRFCU.

## MEMBER APPRECIATION WEEK

This fall, we want to celebrate you—our members!

Join us for Member Appreciation Day on Thursday, October 16th at our Sayre branch. From 11:00 AM – 3:00 PM, we'll be serving up a free lunch as our way of saying thank you for being part of our credit union family.

That's not all—we'll also have goodies and giveaways all week long at both branches to spread the appreciation and fall cheer! Oh, and let's not forget, we will stuff the Sayre ATM that week too! Some lucky ATM users will walk away with extra cash, as we stuff a few bigger bills in with the smaller bills!

On Friday, October 17th, bring your old electronics to our Sayre branch from 2:00 PM – 5:30 PM for a FREE electronic recycling event. Safely clear out your old electronics before the holiday hustle begins!

A full list of accepted items will be posted on our website one week before the event—so keep an eye out.

**HERE'S TO A SEASON FULL OF FRESH STARTS, CRISP MORNINGS, AND  
COMMUNITY CONNECTIONS. WE CAN'T WAIT TO SEE YOU IN OCTOBER!**



## OCTOBER IS CYBERSECURITY AWARENESS MONTH!

At IRFCU, protecting your financial information is one of our top priorities—and we want to help you protect it too. Cybersecurity threats are constantly evolving, but taking small, consistent steps can go a long way in keeping your information safe.

### Quick & Easy Ways to Stay Cyber-Smart:

- **Use strong, unique passwords** and update them regularly.
- **Enable multi-factor authentication** whenever it's available.
- **Turn on account alerts in the IRFCU Mobile App** so you'll be notified of unusual activity right away.
- **Use Mobile Card Controls** to lock or unlock your card instantly if it's ever misplaced.
- **Use IRFCU's Credit Compass** to stay on top of your credit score and receive credit activity alerts.
- **Think before you click!** Avoid opening suspicious links or attachments.
- **Keep devices updated** with the latest software and security updates.

A few simple habits—paired with the tools already in your IRFCU app—can give you added protection and peace of mind.

## 4TH QUARTER 2025 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 4thQuarter 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 3rd Quarter 2025. If your loan was up-to-date on September 30, 2025, you received 5% of the interest you paid on your loan in the 3rd Quarter 2025 deposited to your Share (Savings) Account on September 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 with your cell phone camera to download our mobile app!



### CALL US

570.888.7121

Toll Free: 1.888.747.9021

### ATM LOCATIONS

Sayre Branch

Sopranos Italian Market

Waverly, NY

Wysox Branch

### LET'S GET SOCIAL!

You can find us on

Facebook, Twitter,

Instagram, and LinkedIn!

Don't forget our Blog!

[irfculearn.weebly.com](http://irfculearn.weebly.com)

### MAKE A PLAN

Check out Stone House  
for local Financial  
planning!

Stone House Investment  
Management



### MOBILE APPS

Google Store



Apple Store



Federally Insured by NCUA