

# HAPPY NEW YEAR!

## SUPPORTING YOU. SUPPORTING OUR COMMUNITY.

As we reach the close of 2025, all of us at Ingersoll Rand Federal Credit Union want to take a moment to reflect on this year—its challenges, its lessons, and the strength we've seen in the community we proudly serve. This year has been a difficult one for many.

Rising costs, unexpected expenses, and continued financial strain have affected families across our region. We see it, we hear it, and we want you to know: you're not alone. IRFCU has always been rooted in people helping people, and that commitment is stronger today than ever before.

### OUR COMMITMENT TO YOUR FINANCIAL WELL-BEING

At IRFCU, our mission has always been clear—support the financial health of our members and empower our community to thrive. Every product, service, and educational effort is driven by one purpose: to help individuals build stability, confidence, and long-term financial wellness.

We know that financial stress doesn't end at the doors of the credit union. That's why our efforts extend outward—into classrooms, workplaces, community events, and local partnerships—to ensure financial knowledge is accessible to all.

Our strategy has always been intentional—every product we introduce and every service we enhance is designed with your well-being in mind. Tools like mobile card controls, Credit Compass, financial counseling, and rewards programs are all part of our long-term goal: a strong, financially healthy community.

We believe in empowering individuals, not just offering accounts. We believe in building confidence, not just processing transactions. And we believe that when one member grows stronger, our entire community benefits.

No matter what 2025 brought your way, we want you to know that IRFCU stands with you—and for you. We are grateful for the trust you place in us and honored to be part of your financial journey.

As we move into a new year, our commitment remains the same:

**to support you, to uplift our communities, and to continue building a brighter, stronger financial future—  
together.**

### 2026 HOLIDAY SCHEDULE

1/1/2026: New Years Day

1/19/2026: Martin Luther King Jr. Day

2/16/2026: President's Day

5/25/2026: Memorial Day

6/19/2026: Juneteenth

7/3/2026: Close at 1:00pm

9/17/2026: Labor Day

10/12/2026: Columbus Day

11/11/2026: Veterans Day

11/26/2026: Thanksgiving Day

11/27/2026: Close at 1:00pm

12/24/2026: Closing at 1:00pm

12/25/2026: Christmas Day

12/31/2026: Closing at 1:00pm

### 65TH ANNUAL MEETING: APRIL 25, 2026

*Cheers to 65 years!*

We will host 2026's Annual Meeting at Tioga Downs on Saturday April 25. We will have 200 tickets available for members. Tickets go on sale March 16, 2026, and will be available until sold out or April 11th. Ticket Cost: \$10.00

5:00pm-6:00pm: Cocktail Hour

6:00pm-6:30pm: Meeting

6:30pm: Dinner

Our Board of Directors Nomination Application is available on our website.



## DOUBLE-CHECK YOUR ACCOUNT DETAILS TODAY!

Your financial security starts with accurate account information. Take a moment to review your details and make sure everything is current.

### Why It's Important

- Prevent delays in transactions.
- Ensure you receive important notifications.
- Avoid complications with joint ownership or beneficiaries.

### What to Review

- Personal Details: Name, address, phone number, and email.
- Joint Owners: Confirm all joint owners are correct and their contact information is up to date.
- Beneficiaries: Make sure your designations reflect your current wishes.

### How to Update

- Online: Log in to your account and review your profile.
- In Person: Visit any branch for assistance.
- By Phone: Call our Member Services team for guidance.

**Keeping your information accurate helps us serve you better and keeps your account secure.**

## IRA PERIODIC PAYMENTS

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 2026 DIVIDENDS

The Board of Directors of Ingersoll-Rand Federal Credit Union have declared the 1st Quarter Dividends as follows:

		<b>RATE</b>	<b>APY*</b>
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 4th Quarter 2025. If your loan was up-to-date on December 31, 2025, you received 5% of the interest you paid on your loan in the 4th Quarter 2025 deposited to your Share (Savings) Account on December 31, 2025. Interest paid on 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

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