

LIFE, LIBERTY & THE PURSUIT OF FINANCIAL FREEDOM



FINANCIAL FREEDOM STARTS WITH AWARENESS

One of the most powerful steps you can take toward financial freedom is simply understanding where you stand today.

Many people are surprised to learn that small adjustments—such as improving a credit score, paying down a balance, or identifying unnecessary expenses—can have a significant impact on their financial future.

IRFCU offers resources designed to help members gain a clearer picture of their financial health, including:

- **Credit Compass** – Monitor your credit score, review your credit report, and receive personalized recommendations for improvement.
- **Financial Counseling** – Work with knowledgeable professionals who can help you create a plan for budgeting, debt reduction, and achieving your financial goals.
- **Savings & Loan Solutions** – Whether you're building an emergency fund, purchasing a vehicle, or consolidating debt, IRFCU offers solutions tailored to your unique needs.

Financial freedom doesn't happen all at once. It starts with awareness, grows through education, and is achieved through consistent action.

If you'd like to learn more about the tools and resources available to you, stop by your local IRFCU branch or visit our website. We're here to help you build confidence in every financial decision.

Celebrating America's 250th Anniversary by helping our members build the financial future they deserve.

ATTENTION MEMBERS PAYING LOANS WITH A CREDIT CARD

If you currently use a credit card to make loan payments through our Loan Pay Express system, you will need to update your payment information when our new Repay system launches. As part of this upgrade, existing payment details cannot be transferred, so you will be asked to re-enter your credit card information to ensure your loan payments continue without interruption.



CONGRATULATIONS TO OUR 2026 SCHOLARSHIP WINNERS!



Ava Hughes



Bella Clark



Madison Cron

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 2026 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 2026. If your loan was up-to-date on June 30, 2026, you received 5% of the interest you paid on your loan in the 2nd Quarter 2026 deposited to your Share (Savings) Account on June 30, 2026. 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.

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

IMPORTANT NUMBERS

Lost/Stolen Cards:

1-888-241-2510

Audio PIN Change:

866-762-0558

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