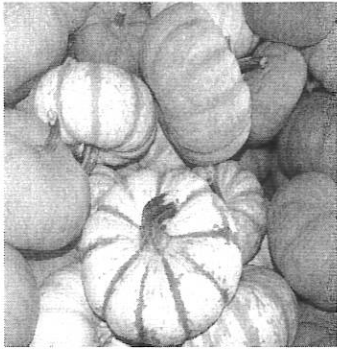


IRSE CREDIT UNION



NEWSLETTER



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October 2018

Credit Union Office Moving

Construction on the IRS building continues, but we expect to be moving to our new location within the next month. Our new location will be towards the back of the building. Our office will be closed one or two days while we complete the move. We have been told that customers will need to be escorted back to our office while the corridor is completed. We appreciate your patience!

Website Update

IRSE Credit Union's website was suspended January 2, 2018, due to threat of a pending lawsuit. The situation has been resolved and our website is back online. You can visit our website to access the link for Internet Banking, sign up for Visa purchase alerts, submit email addresses for notices, and apply for membership, loans, and credit cards.

IRSE VISA Credit Cards

Is your credit card interest rate higher than 9.90% APR? If so, you should consider switching to an IRSE Visa Card with a low fixed rate of 9.90% - and up to 1% cash back!

Don't let high interest rates give you a holiday hang-over! Apply online or call the credit union today.

3rd Quarter Dividends

Dividends declared as of September 30, 2018 and payable on October 1, 2018 are .05%, with an annual percentage yield of .05%, for balances under \$1000. For balances over \$1000, the rate will be .10%, with .10% APY

Christmas Club Account Checks

Christmas Club checks will be mailed around the 1st of October 2018. Start saving for the 2019 Christmas shopping season. Contact the Credit Union to open your Christmas Club account today!

Holiday Loan Promotion

New model year vehicles are becoming available now. You can get the newest models now, or take advantage of savings on 2018 stock when you get great rates through your Credit Union. For a limited time, pay just 3% for up to 66 months, or 3.75% for up to 72 months on 2018-19 new cars. Offer ends December 31, 2018.

Holiday Closures

IRSE Credit Union will be closed to observe the following holidays:

Columbus Day—October 8, 2018

Veteran's Day—November 12, 2018

Thanksgiving—November 22 & 23, 2018

Christmas—December 25, 2018

New Year's Day — January 1, 2019

