

IRSE CREDIT UNION

NEWSLETTER

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April 2019

Your Credit Union: At Work for YOU

Recently, federal employees suffered through the longest government shut down in history. The 35 day shut down left many wondering how they would pay their mortgages, childcare, and other critical expenses.

However, our members had options not available to the rest of the country. While other federal employees were trying to find compromises with lenders and service providers, or standing in line at food banks, our members were able to apply for special furlough loans.

Your credit union made 35 interest free loans, totaling over \$63,000. With this relief available, our members were able to make their regular payments without wondering how they were going to make ends meet.

When considering which financial institution to choose—whether you're looking for a loan, a credit card, checking, or just a savings account.—remember that we have your back. Choose IRSE Credit Union, and remember to tell your family members that they are eligible to be members, too!

Growing Together

Don't miss out on important messages and promotions from IRSE Credit Union! Make sure that we have updated contact information, including personal email addresses and cell phone numbers. We plan to begin offering SMS texting soon.

Vacation Club

Vacation club checks will be mailed around April 1st, 2019. Now is the time to open your new Vacation Club account. Start saving for vacations, real estate taxes, or other seasonal expenses! These special accounts are currently earning 0.15% APY, with no minimum deposit.

You can set up automatic transfers to your Vacation Club account to make saving even easier. Contact IRSE Credit Union to get your account started.

1st Quarter Dividends Declared

The Board declared dividends for the first quarter as of March 31, 2019. Accounts with balances over \$1000 earned 0.15% APY, and accounts with balances under \$1000 earned 0.10% APY.

Meet the new 2019 Credit Union Board

At the IRSE Annual Meeting on March 9, 2019, elections were held for the incoming board members. The 2019 Credit Union Board Members are:

Alex Prather	Courtney Groves	Jennifer Darrow
Adam Suchomski	Dan Milligan	Pat McDermott
Bernie Coleman	Debbie Held	Wendell Sheeley
Brent Tippin	Doug Blade	
Cindy Taylor	Frances Tapia	

Loan Rates

Auto Loans:

New 2018-19	3.59% up to 66 months 3.75% up to 72 months
2017	3.69% up to 66 months 3.99% up to 72 months
2014-2016	3.69% up to 48 months 3.79% up to 60 months
2013	3.89% up to 48 months 3.99% up to 60 months
2012	3.89% up to 48 months 4.09% up to 60 months
2011 & older	4.99% up to 48 months
Share Secured	2.00% up to 1 year 2.50% 1-3 years** 2.99% 5 years or 3.75%**

**Higher rate for single pay loans

Where to Find IRSE

In November, IRSE Credit Union moved to its new location. We're still located within the IRS building, directly behind Target. Come check out our new space! Members will still enter through the main doors, and there are signs posted to direct you to the back of the building.

IRSE Credit Union's mailing address and phone numbers remain the same. You can also find us at our website, www.irsecu.org, or you can reach us by email at irsecu@aol.com



Personal/Auto Secured: 5.99% up to 3 years
6.99% up to 4 years
7.99% up to 5 years

Personal/Signature -as low as 6% up to 60 months

*All rates are subject to change at any time

Limited Time Promotion

Recreational Vehicles

(RVs, motorcycles, boats)

2016 & newer:	5% up to 48 months 5.5% up to 72 months
2015 & older:	5.5% up to 48 months 6% up to 72 months

Only through June 30, 2019!



Six Flags Tickets Coming Soon!

Check out our website for the 2019 Season prices. We'll update the website with information as it becomes available.

