

# IRSE CREDIT UNION

## NEWSLETTER

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July 2019



### 2nd Quarter Dividends Declared

The Board declared dividends for the second quarter as of June 30, 2019. Accounts with balances over \$1000 earned 0.15% APY, and accounts with balances under \$1000 earned 0.10% APY.

### Unclaimed Property Notices

Illinois State law requires that accounts without activity within three years be turned over to the Illinois Unclaimed Property Division. IRSE Credit Union's policy is to verify accounts after two years of inactivity. Letters will be mailed out sometime in August to account holders with no activity. To avoid receiving a letter, you should maintain some type of activity (deposit or withdrawal) in your accounts.

### Growing Together

We had hoped to offer SMS texting to our members, but upon further investigation we discovered that recent FCC guidelines prevent IRSE Credit Union from using these types of communication.

We will continue to keep our members informed through our website, emails, and newsletters. Please make sure that IRSE Credit Union has updated contact information on file.

### Traveling?

To avoid having your debit or credit card deactivated, be sure to notify IRSE Credit Union of your travel plans. Without notifying the credit union, your travel could look suspicious and be flagged for fraudulent activity.

### Upcoming Youth Financial Literacy Promotion

IRSE Credit Union is pro-member, and we want our young members to develop the skills needed to be financially successful! If you have children or grandchildren who is a member of IRSE Credit Union, they may be eligible to participate in our new Eagle Eye on Financial Literacy program.

We'll be mailing a worksheet for young members (ages 10-18) to complete. When the completed form is returned, our staff will deposit \$10 to the child's account. **If your child or grandchild isn't a member yet, contact our staff for a membership packet to open an account!**



## Loan Rates



### **Limited Time Promotion**

**New Cars & Trucks**

**2017 - 2019 Special Rates**

**Only through September 30, 2019!**

#### **Auto Loans:**

New 2018-19	3.34% up to 66 months 3.50% up to 72 months
2017	3.44% up to 66 months 3.74% 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

**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

### **Upcoming Holiday Closures**

Independence Day ~ July 4, 2019

Early Closing @ 1pm ~ July 5, 2019

Labor Day ~ September 2, 2019

Columbus Day ~ October 14, 2019

**Have a safe and happy 4th of July!**

