



IRSE CREDIT UNION

NEWSLETTER



October 2019

Phone: 217-726-9595 — 1-800-867-8975 — Fax: 217-726-9599 — Email: irsecu@aol.com — Website: www.irsecu.org

Meet the Credit Union Staff

Third Quarter Dividends

Dividends declared and payable as of September 30, 2019, are .15% APY for balances over \$1000. Account balances under \$1000 will earn .10% APY.



Protect Your Personal Information &

Identity with These 10 Steps:

1. Never respond to an email asking you to verify or update your personal information
2. Never click on links in unsolicited email that you receive
3. Delete any unsolicited email — don't even open it!
4. Never tell anyone your PIN or write it down
5. Guard your PIN from being seen when using it
6. Protect your passwords
7. Never give your personal or financial information over the phone or online unless you initiated
8. Check your credit report at least once annually or sign up for alerts
9. At home, use spam blockers, firewalls, virus protection, and adware & malware destroyers
10. Update your Operating System whenever security patches are available.

Linda Barrett is a Member Service Representative. She joined IRSE in 1989 after leaving Germania Bank, so she has 39 years of experience.

Erin Scott is also a Member Service Representative. She worked for IRSE from 2002-2003 and filled in for vacations before joining our team again in 2017.

Katy Brown is the President/Manager of IRSE Credit Union. She's been with IRSE since 1989 and has 35 years of experience in banking/account management.

Contact our office with your questions, concerns, or financial needs. Do you need a debit card, VISA credit card, loan, or just have a question on your account? Any of us can help you with that!

Christmas Club



Christmas Club checks will be mailed or transferred to your account around October 1, 2019.

Now is the time to open your new Christmas Club account. Start saving for the 2020 Christmas shopping season!

Auto Loans:	
New 2018-20	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%**
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**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
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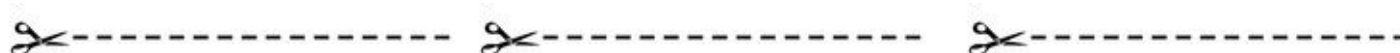
Personal/Signature -as low as 6% up to 60 months

*All rates are subject to change at any time

Holiday Loan Special

Don't get Scrooged this holiday season; take advantage of our holiday loan special! Borrow up to \$2,500

**Unsecured/personal loans as low as
5% for up to 18 months**



SKIP A LOAN PAYMENT THIS 2019 HOLIDAY SEASON

IRSE Credit Union is offering to let you skip one payment for your loan(s) during December or January. This form MUST be completed, signed, and returned to the Credit Union at least 15 days BEFORE the payment is due. Interest will continue to accrue. You understand that this loan payment will be added to the end of your term, and it will affect your total finance charges. All loan payments must be current; this offer does not apply to delinquent loans or credit cards.

NAME: _____ ACCT#/LOAN# _____

I would like to skip: December _____ OR January _____ (choose one)

Signature of authorized member & co-signer/co-borrower _____