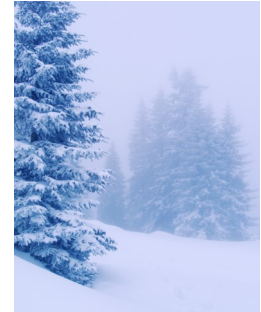


IRSE CREDIT UNION

NEWSLETTER



217-726-9595 1-800-867-8975
FAX : 217-726-9599
www.irsecu.org irsecu@aol.com
January 2020

4th Quarter Dividends

Dividends declared and payable on December 31, 2019, are .10%, with an annual percentage yield of .10%, for balances under \$1000. For balances over \$1000, the rate will be .25%, with .25% APY.

Annual Meeting

IRSE Credit Union Annual Meeting will be held Saturday, March 21, 2020. It will be in the same location: the VFW Post 755, which is located on Old Jacksonville Road.

Social hour will begin at 5:00 PM, followed by dinner at 6:00 PM. The cost is \$15.00 per person.

Please RSVP or submit your completed and signed proxy to the Credit Union by Friday, March 13, 2020. The RSVP and proxy forms are enclosed in your quarterly statement. For more information concerning the location please see the official Annual Meeting announcement included in your statement or located on our website.

We hope you join us!

Limited Time — Visa Promotion!

Between January 15, 2020, and April 30, 2020, all balance transfers will have 2.9% APR for 9 months from the date of transfer and pay no fees to transfer the balance. So transfer your high interest credit card balances to your IRSE Visa card and pay 2.9% APR for 9 months from the date of transfer.

Don't have a credit card? Why not?

If you don't already have a Visa card with us, you can apply today to take advantage of this offer. You can contact the Credit Union, or go online to apply through our website. Save money on future purchases with our always-low rate of 9.9% throughout the year!

Call or stop by the IRSE Credit Union to take advantage of the 2.9% APR interest.

2.9% APR only applies to the portion of your balance that was transferred, the remaining balance will still accrue interest at the current rate. This offer does not apply to balances that are currently charged to your Visa card. Amount of transfers subject to credit limits. New Visa card subject to credit approval.

Proposed Merger Information

You should have received a letter and information sheet regarding our proposed merger with Cooperative Choice Network Credit Union. IRSECU Members will be informed at least 45 days in advance of a special meeting. Should the membership approve, the **tentative** date of a merger would be June 30, 2020. If you have questions, please contact our office.

Tax interest statements

1099s & 1098s will be issued at the end of January. Accounts are grouped by the primary member's social security number. Therefore, a member with several accounts will receive one 1099 including all interest on all the accounts under that social security number. Please call the Credit Union to get our routing number so that your tax refund can be direct deposited into your account. Or it is the first set of numbers on the bottom of your check.

Lost or Stolen Debit & Credit Cards

Lost your debit or credit card? Follow these two easy steps:

1. Call to report it. It's a good idea to add the contact numbers below to your cell phone for your convenience. Have your 16 digit account number ready.
2. Call your Credit Union to request a new card. Though the Visa customer service rep will tell you they will order a new card, the Credit Union has to order the new card.

Lost/Stolen Visa **Credit Cards**:

(727)570-4881

After hours: (866)604-0381

Customer Service for Visa Credit Card:

(800)322-8472

Lost/Stolen Visa **Debit Card** after hours:

(800)523-8472



**HAVE A SAFE AND HAPPY
NEW YEAR!**

Interest Rates on Loans Rates effective October 8, 2019

AUTO LOANS:

2018 & newer	2.99% up to 72 months
2017	3.09% up to 66 months 3.69% up to 72 months
2015 & 2016	3.09% up to 60 months
2013 & 2014	3.49% up to 60 months
2012	3.89% up to 48 months 3.99% up to 60 months
2011 & older	3.99% up to 48 months

LOANS FULLY SECURED BY SHARES:

2.00% up to 1 year
2.50% for 1 – 3 years
2.99% for 5 years or 3.75%**

UNSECURED LOANS: as low as 6% up to 60 months

RECREATIONAL VEHICLES:

5.49 % up to 3 years
5.99% up to 4 year
6.49% up to 5 years

PERSONAL/AUTO SECURED: 5.99% up to 3 years
Non-purchase 2009 & older 6.99% up to 4 years
7.99% up to 5 years

VISA CREDIT CARD

9.90% fixed rate plus up to 1% cash back

CHECK WITH US TO SEE IF WE CAN MATCH
ANY LOWER VERIFIABLE AUTO RATE .

*ALL RATES ARE SUBJECT TO CHANGE AT ANY TIME
**LOWER RATE WITH MONTHLY PAYMENTS

We may report information about you to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.