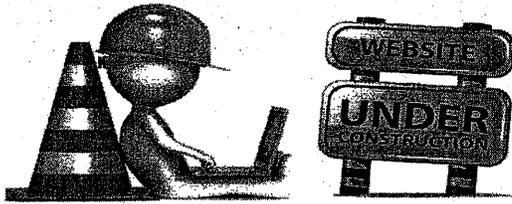


# EXTRA EXTRA..



## WWW.IREFCU-NCSC.COM

is getting at face lift. The new website will allow IREFCU member to access current rates and promotions, forms and application, online banking link, and a wide variety of reference materials.

## Direct Deposit

IREFCU offers our members Direct Deposit. This is the safest, quickest and most convenient way of having your paycheck deposited to your share account.

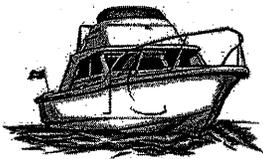
Federal employees may complete form 1199-A, and us following information:

Internal Revenue Emp. FCU 253175973  
Your Account # \_\_\_\_\_

## Notify Us When You Move

If you have recently moved or are in the process of Moving, be sure to immediately notify us in writing with the new information.

Providing the credit union with your correct address assures you will be receiving your statements and other correspondence in a timely manner.



## Fishing For a Great Deal?

Check out our new lower

*Recreational Vehicle, Motorcycle and Boat loan rates*

Up to 36 months as low as 3.25%

Up to 48 months as low as 3.50%

Up to 60 months as low as 4.00%

## Information at Your Fingertips

24 Hours a Day / 7 Days a Week

## Welcome to Telephone & Internet Banking

Whether you are at home, the office, or even on vacation, you can now access account information from the nearest touch-tone telephone or computer with access to the internet. You can obtain account balances, confirm deposits and withdrawals, transfer funds between accounts, plus a whole lot more! Telephone and Internet Banking is available 24 hours a day, 7 days a week. Try it today!

## Access

### Telephone Banking

The first time you access account information using our Telephone Banking service you will need your account number and social security number or tax identification number. Once this information is validated you will be prompted to create a 4 digit personal identification number to use for future access.

### Telephone Banking Main Menu:

- Press (1) For Account Information
- Press (2) To Transfer Funds
- Press (3) For General Credit Union Information
- Press (4) For Tax Information
- Press (5) For Member Services

### Internet Banking

The first time you access account information using our Internet Banking service you will need your account number and social security number or tax identification number. Once this information is validated, you will be prompted to create an Access ID and Password to use for future access.

Please do not share this information with anyone. It is our policy not to request sensitive information from you using e-mail.

## Help

### Telephone Banking Main Menu:

- Press (1) For Account Information
- Press (2) To Transfer Funds
- Press (3) For General Credit Union Information
- Press (4) For Tax Information
- Press (5) For Member Services

If you need help or have a question regarding specific account information, please call our office during regular business hours.

866-301-9609 / [www.irefcu-ncsc.com](http://www.irefcu-ncsc.com)



# IREFCU RevNews

## JUNE 2016

4905 Koger Boulevard  
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(Phone) 336-852-7511  
irefcu@internalrevenueempfcu.com

P.O. Box 8738  
Greensboro, NC 27419  
(Fax) 336-852-7212  
www.irefcu-ncsc.com

### DIVIDEND RATES

|                | RATE  | APY    |
|----------------|-------|--------|
| Regular Shares | .75%  | .752%  |
| IRA            | 1.00% | 1.004% |

The credit union strives to give back to its membership through higher savings rates and lower loan rates.

### Upcoming Holidays & Early Closing

July 4<sup>th</sup> Independence Day  
September 5<sup>th</sup> Labor Day

Friday, September 30<sup>th</sup>, We will close at 10:00 to post dividends and prepare quarterly statements.

*Congrats to our Open House Visa Card Winner!*

**Demetria Brown**

### When Life Happens...

Car repairs, air conditioner, vacations..from life's unexpected emergencies to a planned vacation, a personal loan from IREFCU can help.

#### Signature Loans

up to a maximum of \$ 20,000.00 max term 48 months (rates as low as 5.00% for 12 mos)

Share Secured Loan up to 60 months 3.00%.

#### Instant Loan

Start with \$500 and work up to max of \$2,000 18.00% for 12 mos. No credit check!

### Looking for Extra Cash ?

#### Refinance!

These days, any extra money can come in handy. If you're trying to cut cost, refinancing your car loan with IREFCU can free up some cash.

With the money you save you could pay down other debt or build an emergency savings fund.

► Refinance from another financial institution & receive a \$50.00 Visa Gift Card !

Your IREFCU staff Cecil, DeDe & Pat

### FIRST MORTGAGES

IREFCU offers 10-15 year mortgages as low as 3.00% for Primary Residence. --30 year mortgages also available through our partners

**You Can Do Better Than 0%**

Fewer than 1 out of 10 people who want 0% financing get 0% rates. And if you take the 0%, you give up the rebate – which usually is the better deal, combined with IREFCU's low interest rates.

### Loan Rate Promotions

Special Loan Rates offered to qualifying members are available while funds are available.

New or used auto loan for up to 60 months as low as 2.00%.

Normal interest rate may apply.

**New Auto Loan – get that new car smell.**

100% financing up to 84 months

**Used Auto Loans – our specialty.**

100% of NADA retail financing up to 60 months

**New Boat Loan – make a splash.**

80% financing of sales price up to 60 months

**Used Boat Loan – fish for a great rates.**

80% financing of sales price up to 60 months

**New Motorcycle Loans.**

80% financing of sales price up to 60 months

**Used Motorcycle Loans**

80% financing of sales price up to 60 months

**Recreational Vehicles Loans.**

80% financing of sales price up to 60 months



### Board of Directors

Wayne Weddington, President • Lorraine Miller, Vice President • Vance Dixon, Treasurer • Connie Doyle, Secretary  
Shirley Forbes • Stephen Roberts • Tim Boyles • Frank McClanahan, III • Timothy Driscoll

Federally insured  
By NCUA

