



# IREFCU RevNews

## SEPTEMBER 2016

4905 Koger Boulevard  
(Alamance Building) Suite 2-000  
Greensboro, NC 27407  
(Phone) 336-852-7511  
[irefcu@internalrevenueempfcu.com](mailto:irefcu@internalrevenueempfcu.com)

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

HOURS:  
Mon.-Fri. 8:00 -12:45

### DIVIDEND RATES

	RATE	APY
Regular Shares	.50%	.501%
IRA	.75%	.752%

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

### Upcoming Holidays & Early Closing

October 10th	Columbus Day
November 11th	Veterans Day
November 24 & 25 <sup>th</sup>	Thanksgiving
December 26 <sup>th</sup>	Christmas

Friday, December 30<sup>th</sup>, we will close at 10:00 to most dividends and prepare quarterly statements.

### FIRST MORTGAGES

Mortgage rates are fluctuating,  
Don't miss out.  
Rates are expected to rise.



IREFCU offers 10-15 year first mortgages as low as **3.00%** for Primary Residence. \$1000.00 or .01% origination.

30 year mortgages also available through our partners, CUCompanies, with low closing cost and the assurance that your mortgage won't be sold. Call today for current rates.



Looking for a way to cope with overwhelming debt? Credit counseling agencies may offer some relief. Their debt consolidation programs, called debt management plans, can help you get back on track -- but they can also be unnecessary and even detrimental when done through a poorly run organization or for the wrong reasons.



Your IREFCU staff **Cecil, DeDe & Pat**

## New and Improved

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



Find us on

### Loan Rates

### 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 I**  
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





## Looking for a New or Used Car?

**It's a great time to buy!**

*Rates as low as 2.0% New or Used*

- Fall and winter are ideal times to buy.
- Buy during a weekday.
- Shop at the end of the month.
- Make an offer late in the day.
- Consider last year's model.

*-USAA.com*

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

## IREFCU AUTO ADVANTAGE



### **Auto Deductible Reimbursement**

- Pays up to five hundred dollars (**\$500**) per Loss (limit of two losses per year) when a Loss is filed and paid by the auto insurance company for a Covered Auto the Member **owns** or leases evidenced by the title or registration, **AND insures** under an Auto Insurance Policy designating the Member as the Named Insured.
- **Loss** means an event for which the auto insurance company has approved and paid a collision or comprehensive claim which exceeds the Auto Insurance Policy deductible for the Covered Auto.
- Coverage is effective upon date of enrollment and will continue for **five (5) years**.

If the Member suffers a Loss during the benefit period which is covered by the Member's Auto Insurance Policy, the Member may be entitled to reimbursement of the Auto Insurance Policy deductible amount up to five hundred dollar (\$500) per Loss. To be eligible for reimbursement the Member must own or lease and insure the Covered Auto under an Auto Insurance Policy designating the Member as the Named Insured.

It's never too soon  
to start saving for their future....

...but does that really mean buying brand new stuff??  
Or does it mean saving money for more important  
things in their future.

Starting a savings account is the most basic way to begin saving for your child or grandchild. As parents and Grandparents we want the best for them. Unfortunately, we do not know what the future holds. A savings account is a great

## **MOVING?**

**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

**You don't need to ask Santa for a loan to get you through the Holidays.**

**Just call IREFCU for our Holiday Loans.**

We offer several low fee loan options to meet your holiday needs or to take care of other year end expenses.

#### Instant Loan:

- **No credit check!**
  - Same day lending.
- Maximum amount as high as \$2,000.  
Up to 12 months

#### Signature Loans

**As low as 5.00%**  
Maximum amount \$20,000.  
Up to 48 months

Direct Deposit or Payroll Deduction Payments to fit your unique pay schedule.  
Optional Credit Life and Credit Disability Insurance.

