

IREFCU RevNews September 2023



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www.irefcu-ncsc.com

Hours:

Mon-Fri. 8:00 -12:45

Dividend Rates

	RATE	APY
Regular Shares	1.00%	1.004%
IRA	1.25%	1.256%

Auto Loans

New or used auto loans as low as **2.90%**.
(Restrictions may apply)

Apply online: www.irefcu-ncsc.com

IMPORTANT ANNOUNCEMENTS

ANNUAL MEETING

IREFCU's Annual Meeting will be held virtually, via Zoom on **January 22nd at 5:30 pm** and in person. Please join us virtually using the zoom dial-in information below or email the credit union at irefcu@internalrevenueempfcu.com prior to January 22nd, for your consensus.

Board members up for election:

- Timothy Bowles
- Frank McClanahan
- Connie Doyle

Your participation is valuable to us. As a small token of our appreciation, all members present via zoom, in-person, or participating via email prior to our meeting, will be entered into our gift card drawing. We appreciate your continuous support!

Please join us via Zoom:

Meeting ID: 861 0304 4186

Passcode: 246

Or Dial in using one of the following telephone numbers:

+1 301 715 8592 US

+1 312 626 6799 US

If you would like to attend the Annual Meeting in person, please call the Credit Union to RSVP by January 04, 2024, and for the location.

Instant Loans

Need to borrow funds to take care of your emergency needs? Call the credit union for an Instant loan!

- No credit checks! Same day lending
- Borrow up to \$2,000, up to 12 months
- 18.00% APR (17.50% with direct deposit)
(other restrictions may apply)

Mortgage Loans

10-15 years mortgages **5.50%** APR

(Primary residents)

Second Mortgages: **6.00%** APR

\$1,000 or 0.01% origination fee

30-year mortgages available through our partners, Servion with low closing cost.

Upcoming Holidays & Early Closings:

October 09, 2023 – Columbus Day

November 10, 2023 – Veterans Day

November 23, 2023 – Thanksgiving Day

November 24, 2023 – Credit Union Closed

December 25, 2023 – Christmas Day

December 29, 2023 – QTR End Early Closing

January 01, 2024 – New Year's Day

Friendly Reminder: To protect you and your family, please have all POD/ beneficiary, address, and other personal information on your account, updated on regular basis.

•Frank McClanahan, President •Vance Dixon, Vice President & Treasurer •Connie Doyle, Secretary
•Lorraine Miller •Shirley Forbes •Stephen Roberts •Tim Bowles •Timothy Driscoll •Tiffany Best



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By NCUA

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LENDER