

## HOME BANKING & WEBSITE

In 2008, the Irondequoit FCU developed an informational/transactional website including IFCU Home Banking & Online Statements. Please feel free to access the Website for current information. Home banking is a free service and access to accounts will be for members only. The home banking module can be initiated in our office or by signup form at our website located at:

[www.irondequoitfcu.org](http://www.irondequoitfcu.org)

## THEATER TICKETS

We continue to carry "Regal" Cinema VIP SuperSaver tickets at a discount. They can be used any day and night. Good for all showings and new releases except where prohibited.

Cost per ticket: **\$ 8.25**

## OTHER ENTERTAINMENT SERVICES

The Irondequoit FCU offers a variety of other seasonal services to its members, at a discount, such as:

**Enchanted Forest /  
Water Safari Fun Park Tickets**

Cost: *seasonal prices may vary*

**Six Flags Darien Lake Theme Park Tickets  
Seabreeze Amusement Park Tickets**

Cost: *seasonal prices may vary*

**Roseland Water Park Tickets**

Cost: *seasonal prices may vary*

## MONEY ORDERS

We provide Irondequoit FCU *Money Orders* at a cost of **65¢** per money order (*maximum allowable of \$500.00 per check*).

## DEBIT CARD

(Check Cashing Card)

- ✓ **Free Purchase Usage**
- ✓ **Three (3) Free ATM Draws per Month**  
(*\$2.00 fee thereafter*)
- ✓ **Use Instead of Paper Checks**

## VISA

The credit union *VISA* credit card has a fixed rate. Members are allowed to apply for a maximum of \$10,000.00 in purchases and/or cash advance.

The rate for *VISA* is: **10.90% APR**  
(*\$8.00 Annual Fee*)

## DIRECT DEPOSIT

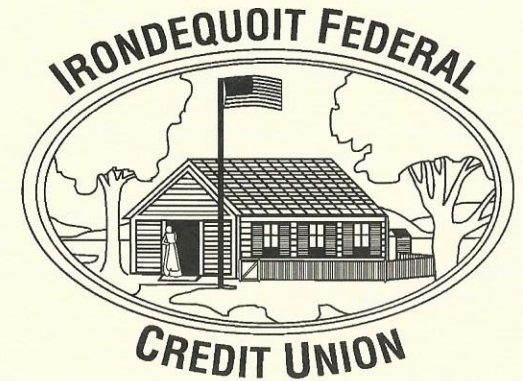
The credit union can receive direct deposits from payrolls, New York State retirement (or other), Social Security, and other types of reoccurring payment services.

## MONEY MARKET FUND

Tier	Minimum Deposits	APR	APY
A	\$500. <sup>00</sup>	0.055%	0.055%
B	\$2,500. <sup>00</sup>	0.055%	0.055%
C	\$10,000. <sup>00</sup>	0.055%	0.055%
D	\$25,000. <sup>00</sup>	0.055%	0.055%
E	\$50,000. <sup>00</sup>	0.055%	0.055%

\* Interest calculation based on average daily balance & *Posted Quarterly*.

\*\* Rates to be determined monthly by Board of Directors.



## MEMBER SERVICES

200 PERRIN DRIVE  
ROCHESTER, NEW YORK 14622  
(585) 342-5680

Revised Date: September 19, 2013

Your savings federally insured to at least  
\$250,000.00 and backed by the full faith and credit  
of the United States Government

## NCUA

National Credit Union Administration,  
a U.S. Government agency

## WHAT IS A CREDIT UNION?

The development of Federal Credit Unions took place in the early 1900's through a program set up by the Federal Government. The purpose was to promote thrift, especially after the "depression" this country had just been through. Federal credit unions are non-profit organizations that return all income to the membership after expenses. They are governed by an organization set up by the Federal Government called the National Credit Union Administration. N.C.U.A. examines and watches over each credit union to insure that constant attention is given to the "By-laws" and "Rules and Regulations" set up by them. Each credit union is governed by a non-paid, elected Board of Directors, which volunteers its time and effort to direct the credit union. The Irondequoit Federal Credit Union has been in existence since 1961.



Credit union saving's accounts are protected to at least \$250,000.00 with one of the strongest insurance funds in the United States today. N.C.U.A. Federal insurance is designed and set up just for credit unions.



Credit unions have unique qualities about them unlike other banking institutions. Read on and discover some of them....

## I.F.C.U. FIELD OF MEMBERSHIP

To become a member of this credit union, you must be in our field of membership. Our present field of membership includes the following groups of persons:

- ❖ Employees of the East Irondequoit Schools
  - ❖ Students of the East Irondequoit Schools
  - ❖ Members of the Friends of the Irondequoit Public Library
  - ❖ Employees of Faraci, Guadagnino, Lang & John Attorneys
  - ❖ Employees of Murch and Wise Attorneys
  - ❖ Employees of Flower City Health Care Services
  - ❖ Employees & Non-paid Co-op Members of Irondequoit Cooperative Nursery
  - ❖ Employees of Ron Ink Company, Inc.
  - ❖ Members of the Ladies Auxiliary of the Ridge Culver Fireman's Assoc.
  - ❖ Employees of Van Hee Heating Service, Inc.
  - ❖ Employees of Accu-Pave, Inc.
  - ❖ Employees of Power Drives Rochester Corp.
  - ❖ Employees of O'Grady & McCormick Mechanical Contractors, Inc.
- (plus All family members of the above groups)

**To join the credit union**, you must pay a \$5.00 non-refundable fee. All membership accounts must maintain a minimum balance of no less than \$10.00. Children are very welcome.

## LOANS

The following loan program is presently in effect and available to the membership at the posted rates. Each loan rate stated is APR (*Annual Percentage Rate*).

The following fixed loan \*rates are as low as:

**Home Equity Loan** 1<sup>st</sup> lien @ **5.00% APR**  
(Up to 10 yrs.; Fixed) 2<sup>nd</sup> lien @ **6.00% APR**

**Mobile Home** [Live-in] **7.65 - 8.65% APR**  
(New or Used; 80% of value; up to 120 mos.; secured)

**Share Backed Loan** **3.00% APR**

**Share Builder Loan** **3.00% APR**

**Open-End-Credit Loan** **12.25% APR**  
(Up to \$5,000.00)

**New Auto or Truck** (Secured / 100% financing)  
1-48 mos. **2.60% APR**  
49-84 mos. **2.70% APR**

**Used Auto or Truck** (Secured / 100% financing)  
1-48 mos. **2.60% APR**  
49-60 mos. **2.70% APR**  
61-84 mos. **3.25% APR**

**New Motorcycles** (Secured / 100% financing)  
1-48 mos. **2.75% APR**  
49-60 mos. **2.85% APR**  
61-84 mos. **2.95% APR**

**Used Motorcycles** (Secured / 100% financing)  
1-48 mos. **2.75% APR**  
49-60 mos. **2.85% APR**  
61-84 mos. **2.95% APR**

**2<sup>nd</sup> Chance Vehicle Loan**  
>Cars or Motorcycles refinanced from another institution  
>Will be approved at current IFCU rate or match outside institution's rate up to 1pt. below IFCU's current rate.

**Snowmobiles** **6.00% APR**

**Boats** **6.00% APR**

**R.V. & Camper** **6.00% APR**  
(Motorized; up to 120 mos.; secured)

**R.V. & Camper** **6.50% APR**  
(Non-Motorized; up to 120 mos.; secured)

**New Utility Equipment or Trailer** **3.00% APR**

**Used Utility Equipment or Trailer** **4.00% APR**

**Home Improvement** **6.75% APR**  
(Up to 120 mos.)

**Personal Loans** **7.99% APR**  
(Up to ten years; Collateral may be necessary)

\*Rates are subject to change at any time. Your exact loan rate and payment will be determined once your loan has been approved and based on your past credit performance. 100% financing available on all car loans.

*Not responsible for typographical errors.*

## SAVINGS

Federal credit unions have a unique method of declaring interest on shares (savings). Instead of declaring a yearly stable rate on regular savings (as profit institutions do), the rates for savers will be declared at the end of each quarter, based on the earnings of the credit union after expenses. The below stated rate is for the **last quarter**, which has been posted to the member's accounts. Dividends are paid on the actual daily balance in your account. Dividends are posted and compounded quarterly.

**0.03%**  
APR

**0.03%**  
APY

*The APY (Annual Percentage Yield) applies only if your funds are left in the credit union for one year at the present APR (Annual Percentage Rate).*

## (TIME) SHARE CERTIFICATES

The Irondequoit Federal Credit Union is not offering regular Share Certificates at this time.

## SHARE DRAFTS (checking)

- ✓ *No monthly charge*
- ✓ *Pays no interest*
- ✓ *Duplicate checks*
- ✓ *Easy to care for*