



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



IRVIN WORKS
FEDERAL CREDIT UNION

VISIT US ONLINE
www.irvinworksfcu.org

P.O. BOX 250
DRAVOSBURG, PA 15034

Phone: 412.469.0410
412.675.7416
FAX: 412.469.0298

**Join us on
Facebook!**

QUARTERLY NEWSLETTER • OCTOBER, 2021

REMINDER

At your credit union we want to try to be here to serve our members every day but if it is not safe for our employees to travel in ice or heavy snow storms we may have to close the office. Please think of your own safety and call the credit union at **412.469.0410** or **412.808.1380** to make sure that we are open.



Holiday Funds Available Now!

The funds in your Christmas Club Account will be transferred into your Savings or Checking account on October 15, 2021!

Now TWO locations for you!

Opening our second office has been very exciting to us. We had many members join us for our opening day, March 1, 2021, to express their gratitude for our continuing improvement to their financial services. We did have questions to why we made this decision to do so. Nothing more than added convenience, options on where to go, and easier access for many of our members. Same outstanding service, just two locations to choose from. Stop in and see Sandy, Cyndi and John for all your financial needs. People helping People for 79 years and always happy to do so!!!!

To contact the Elizabeth office directly please call 412-808-1380 or drop by at (Swiss Alpine Village) 1125 Swiss Way, Elizabeth, PA 15037

Just a Reminder to all our Members

We will be closing early on October 15th 2021 for our Annual Fall Strategic Planning Conference.
We will close at Noon (12pm).
Regular business hours will resume on Monday, October 18th, 2021!

The Elizabeth Office will be closed October 21, 2021

If you need to do financial business, please visit the Irvin Works West Mifflin office.

YOUR CREDIT UNION WILL BE CLOSED

Thanksgiving Day Thursday, November 25, 2021
Day after Thanksgiving Friday, November 26, 2021
Christmas Eve Friday, December 24, 2021
Christmas Day Saturday, December 25, 2021

The above list includes all the days in 2021 your Credit Union will be closed.
These Holidays could change yearly.

RATE CORNER

3rd QTR - 2021 DIVIDENDS

Shares05% ..APY05%
Christmas Club . .05% ..APY05%
Vacation Club . .05% ..APY05%

SHARE CERTIFICATE RATES

6 Months	APR .10%	APY .10%	Min. \$ 500.00
12 Months	APR .15%	APY .15%	Min. \$1,000.00
18 Months	APR .20%	APY .20%	Min. \$1,000.00
24 Months	APR .25%	APY .25%	Min. \$2,500.00

YOUTH CERTIFICATE

3 Months	APR .06%	APY .06%	Min. \$ 250.00
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All Share accounts federally insured up to \$250,000.00 by the NCUA

LOAN RATES

Personal loans	starting as low as up to \$25,000.00	7.00%	APR
New Vehicles	starting as low as	2.00%	APR
Used Vehicles	starting as low as	3.00%	APR
New Motorcycles	starting as low as	4.00%	APR
Used Motorcycles	starting as low as	6.74%	APR
New Recreational	starting as low as	6.00%	APR
Used Recreational	starting as low as	7.75%	APR

HOME EQUITY - Please call for rates, terms & amounts

VISA CREDIT CARD - 12.9% APR

RATES SUBJECT TO CHANGE AT THE DISCRETION OF THE BOARD OF DIRECTORS



Open A Christmas Club Account

Our Christmas Club is an easy and convenient way for you to have the funds available when the holiday shopping season begins. You can make deposits through payroll deduction, direct deposit, transfers from other accounts or in person throughout the year. Dividends are paid quarterly. There is no monthly service charge so stop by and open your account today!!

STAFF

Sandra L Abels - CEO

MAIN BRANCH

Denise A Tassone - Office Manager
Carrie Galicic - Member Service Representative
Zofia Lattanzi - Marketing Coordinator/Financial Counselor
Holly Niccolai - Loan Officer

ELIZABETH OFFICE

Cyndi Chesson - Branch Manager/ Share Draft & ACH Coordinator
John Sposato - Member Service Representative

BOARD OF DIRECTORS

Michael E Juliano - President
William C Phillips - 1st Vice President
Andrew C Kahler - 2nd Vice President
Donald A Baird - Treasurer
Christopher Shaw - Secretary

SUPERVISORY COMMITTEE

Timothy J Evans - Chairman
Ronald Kirkwood - Member
Gilbert Miller - Member
Donna Permigiani - Secretary

Sign up for Online Banking with Irvin Works FCU and save time for friends and family!

The Easy Stuff

1. Go to our www.Irvinworksfcu.org and enroll. Download Irvin works FCU's mobile app TouchBanking. Available for Apple and Android devices, this apps feature includes: viewing your balances, making transfers and depositing checks. (**Mobile Code: GoMobile 1347**)
2. Follow Irvin Works FCU on social media. For important updates, like when to expect new, secure cards or tips on how to save money, social media is a great way to get connected and stay up-to-date. It's like going to see your favorite teller, just without much effort.

The Harder Stuff

3. Deposit Cash through the ATMs. Depositing cash is probably the hardest part of going mobile. Especially if you're traveling, it can be difficult finding a location to securely deposit cash in your checking account. Find ATM's with no charge at <https://co-opcreditunions.org/locator/> and use the Advanced Search tab to find the ATM that takes deposits.
4. Get customer service digital channels. Reach out on social media or submit a request via email. You can also always use your smartphone for making a phone call.
5. Apply for loans online. Its as easy as it sounds! Just be sure to keep communication open once you've been approved.

Lastly, you do not have to go totally branchless. Irvin Works FCU now has two wonderful locations for you. Monday through Friday 8 am to 4:30 pm. We are happy to help you with all your financial goals.

SAVE THE DATE OCTOBER 21, 2021



INTERNATIONAL CREDIT UNION DAY AKA "HOT DOG DAY"

To show our appreciation to our members – we will have coffee and sweet treats in the morning. Starting at 10:30 we will serve hot dogs, popcorn and other tasty treats.

Stop on in and visit us!

We will also be offering you a chance to win our wonderful door prizes !! As part of our annual fund raiser we'll be having a 50/50 drawing and a Chinese auction. This year proceeds will go to Make A Wish for children with cancer. Stop on out and join us on October 21, 2021!

Due to uncontrollable circumstances regarding the pandemic – this event may be canceled. We will keep you posted on our Facebook page and our Irvin Works FCU website.

Your Credit Union is growing... "People Helping People"

If you live, work, worship or attend school in the townships of Elizabeth or Forward, PA; the boroughs of Braddock, Dravosburg, Jefferson Hills, Lincoln, North Braddock, or West Mifflin PA: or the city of Clairton PA you are now eligible to join the Irvin Works FCU. Please call either office if you have questions. **Elizabeth Office 412-808-1380 or Irvin Works Office 412-469-0410**

Considering A Loan? Come see us first!

Whether you are going on vacation, consolidating some debts or purchasing a vehicle, Irvin Works FCU offers a variety of very affordable products to meet your financial needs. Included are low rates and flexible terms.

We also offer convenient pre-approvals so you can know what you can afford before you start shopping for your vehicle.

Stop in or call us at 412-469-0410 or 412-808-1380.

Congratulations to our Young Savers!!

We would like to thank all the children who made deposits into their accounts for Youth Week which was August 9th -13th! For each deposit made – a ticket was filled out and entered into a drawing. Each winner received an extra \$25 into their account!

This year our winners were:

**Norah Derr
Isaac Hrehor
Parker Seddon
Troy Seddon**



VISA BALANCE TRANSFER SPECIAL!

Starting October 15, 2021 Balance Transfers are only **6.99% APR** for 1 year (12months)! Transfer all your high interest credit cards onto your IWFCU Visa! This offer will only last until January 15, 2022!

If you do not have our Irvin Works FCU Visa credit card - Stop in at either location and Apply for one!! We can also send you an application!

CERTIFIED FINANCIAL COUNSELING

Do you feel like you're drowning in debt? Trust your instincts. The national average credit card debt per household is \$5,700. About 41.2% of households carry a balance on credit cards from month to month. Our reliance on plastic and other forms of credit makes life difficult for families struggling to make ends meet.

How do you know if you need a Certified Financial Counselor? Ask yourself whether you're experiencing these warning signs:

- Do you frequently pay bills late?
- Do you pay only the minimum due on your credit cards?
- Do you use credit for necessities like groceries?
- Have you ever used a credit card to pay off another?
- Are you being contacted by creditors?

If you answered "yes" to any of these questions, you may benefit from a Certified Financial Counselor here at Irvin Works FCU.

We can help you plan a strategy for getting out- and staying out- of debt, develop a sensible spending plan, and communicate effectively with creditors. And, if you don't know which debts to pay off first, we can help you figure that out, too.

Call us today **412-469-0410** to set up an appointment. All appointments are strictly confidential.