

# Points of Interest

A publication of  
Irving City Employees Federal Credit Union

Fall 2020

**YOU ASKED FOR IT, YOU GOT IT.**

## INTRODUCING ICEFCU's NEW DIGITAL SUITE OF BANKING SERVICES

OCTOBER 13, 2020 (9:00 am CST)

Whether at home, the office, or on the road, you can now access your ICEFCU account information from any computer, telephone or mobile device. Obtain account balances, confirm deposits and withdrawals, transfer funds between accounts, deposit checks, pay bills, plus a whole lot more. ICEFCU's digital suite of services is "free" to our members and available 24 hours a day, 7 days a week.

### NEW SERVICES

- Remote check deposit
- Check/deposit images
- Person to Person transfers
- eSafe - (Virtual safe deposit)
- Personal Finance Manager
- Quicken/QuickBooks
- Mobile banking
- eMessage Center
- eStatements
- Account and event alerts

## GETTING STARTED

(Anytime after October 13, 2020, 9:00 am CST)

### INTERNET BANKING

Before you start, you will need

- Your ICEFCU account/member number
- Social Security or Tax identification number

### Go to ICEFCU's Website ([www.icefcu.com](http://www.icefcu.com))

The first time you access Internet Banking, you will be guided through a series of account setup steps that will require your membership/account number and Social Security/Tax ID number in order to create a Login ID and Password. It is important that you remember the information you enter, as your selections will be utilized as account authentication for future access.

### ENHANCED SERVICES

- Internet Banking
- Telephone Banking (ICECUBE)
- Bill Pay
- Website - ([www.icefcu.com](http://www.icefcu.com))



### MOBILE BANKING



Using your smart phone, tablet, or smart watch, visit the Apple App Store or Google Play Store and search for and download ICEFCU's new Mobile Application "[Irving City Employees FCU](#)" to your personal device. Once ICEFCU's Mobile app has been downloaded and installed on your device, simply follow the instructions as outlined under the Internet Banking section.

### BILL PAYER

Soon you will have access to an easier, faster and more convenient way to pay bills. On October 13th, your account will be automatically upgraded free of charge.

### Prior to October 13th, you'll want to:

**PRINT OUT** hard copies of your payment history and payee information. **Your current payment information will not transfer over to the upgraded service.**

### After October 13th, you'll need to:

**SETUP** using your member/account and social security/TIN numbers **INPUT and VERIFY** all your payee names, addresses and account numbers. This will help avoid disruptions to your scheduled payments.

**SET UP** new eBills for your payees. With eBill you can view, pay and track bills online.

**USE** the Pay a Person feature. It lets you send money to anyone using their email or mobile phone number.

### BILL PAY? - We're here to help

If you have any questions regarding this Bill Pay upgrade, please contact us at 855-890-6120. Visit [www.icefcu.com](http://www.icefcu.com) for detailed instructions and product demos.



## TELEPHONE BANKING (ICECUBE)

**Dial 866-301-1492**

(Make note of the new number)

The first time you call into Telephone Banking (ICECUBE), you will be prompted to press the star key (\*) to setup your audio Personal Identification Number (PIN). While following the general account setup instructions, you will need to provide your Account/Member number and the associated social security number. You will then be prompted to create your PIN. It is important to remember your PIN, as this will be utilized each time you call to authenticate your account access.

***Please do not share passwords, account/member and social security/TIN numbers with anyone. It is our policy not to request sensitive information from you via email.***

### Need Help?

If you need assistance setting up or gaining access to any of ICEFCU's digital services, please call the credit union at (972) 259-1233.

### 3<sup>RD</sup> QUARTER DIVIDEND RATES DECLARED:

The ICEFCU Board of Directors have declared the following dividend rates for the 3rd quarter of 2020: 0.10% APY\* on regular shares and 0.15% APY\* on IRA shares.

Anticipated 4th quarter dividends rates: 0.10% APY\* on regular shares and 0.15% APY\* on IRA shares. APY = annual percentage yield



## LOAN RATES AT ALL-TIME LOWS

### MORTGAGE LOANS (Refi's and Purchases)

**Want a lower mortgage payment? Looking to buy a new home?**

***We can help!***

With rates at historical lows, there has never been a better time to act. Visit [icefcu.mymortgage-online.com](http://icefcu.mymortgage-online.com) or call (972) 259-1233 for additional information. ***DON'T WAIT!***

### NEW/USED VEHICLES AND MOTORCYCLES

APRs\* AS LOW AS, 2.49% (≤36mos), 2.69% (37-60mos), 2.79% (61-72mos), 2.99% (73-84mos)

### OTHER SECURED (Boats, RVs, Etc.) - as low as 4.39% APR\*,

### Personal Loans - as low as 3.90% APR\*.

\*APR - annual percentage rate

## 2020 ANNUAL MEETING

Friday, November 13, 2020, 5:00 pm  
The Annual Meeting of Members will be conducted virtually using Zoom video conferencing, which is free to download on your computer, laptop or smart phone. Members are required to register prior to the meeting to attend. To register, simply visit [www.icefcu.com](http://www.icefcu.com) and click on the "2019 Annual Meeting Registration" link located on the home page.

All ICEFCU members attending the 2020 Annual Meeting will be eligible to participate in the cash prize drawings to be held after the meeting.

### UPCOMING OFFICE CLOSINGS

The credit union office will be closed on:

Monday, October 12, 2020  
Columbus Day

Wednesday, November 11, 2020  
Veterans Day

Thursday, November 26, 2020  
Thanksgiving Day

Friday, December 25, 2020  
Christmas Day



### Important Telephone Numbers

**MasterCard/Credit Card** is lost/stolen,  
call 1-800-449-7728.

**ATM or Debit Card** is lost/stolen,  
call 1-800-500-1044.

**Bill Pay** for help call 855-890-6120  
**ICECUBE/Audio Teller** (972) 254-4866

**After October 13, 2020 (866) 301-1492**

### ICEFCU Contact Information

- Main number (972) 259-1233
- Toll Free (844) 561-2754
- Fax number (972) 254-0849
- [info@icefcu.com](mailto:info@icefcu.com)



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

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