

Points of Interest

A publication of
Irving City Employees Federal Credit Union

Fall 2021

To: Irving City Employees Federal Credit Union Members
From: ICEFCU 2021 Nominating Committee
Re: ICEFCU's 59th Annual Meeting and Elections

The 2021 Nominating Committee, Christine Hadley, Wayne Lambert, and Dan Vedral, reviewed the applicants for the three open seats on the Credit Union's Board of Directors. As no members ran to be included on the ballot by petition, incumbents James Johnson, Chuck Majors and Supervisory Committee member Joseph Palomar have been chosen by the Nominating Committee to be placed on the ballot.

No nominations will be accepted from the floor at the annual meeting. Your credit union Directors as well as Supervisory and Nominating Committee members are all volunteers-donating their time and expertise to the credit union without pay.

Where: City Council Chambers*
When: Friday, November 5th, 2021
Registration: 4:45 p.m.
Annual meeting: 5:00 p.m.

* The location is contingent on CDC guidance for large events and gatherings.

Agenda:

- Ascertainment that a quorum is present
- Reading and approval of the minutes of the last meeting
- Report of the Directors
- Report of the President
- Report of the Supervisory Committee
- Any unfinished business
- New business other than elections
- Elections
- Adjournment
- Door prize drawing



UPCOMING HOLIDAY CLOSINGS:

October 11, 2021 Monday Columbus Day
November 5, 2021 Friday The Credit Union will close at 4:30 p.m.
for the Annual Meeting of the membership.
November 11, 2021 Thursday Veterans Day
November 25, 2021 Thursday Thanksgiving Day

LOOK AT THESE LOAN RATES

NEW/USED VEHICLES AND MOTORCYCLES

(purchase or re-finance)

APRs* as low as:

- 1.99% (≤ 36 mos) • 2.39% (61-72 mos)
- 2.09% (37-60 mos) • 2.69% (73-84 mos)

BOATS, RVS, JET-SKIS, ATVS, TRAILERS AND TRACTORS:

APRs* as low as:

- 3.99% (≤ 36 mos)



PERSONAL LOANS:

APRs* as low as:

- 3.90% (≤ 36 mos)

RESIDENTIAL MORTGAGE & UNIMPROVED LAND LOANS

(Purchases, Refinance or Cash Out)

With rates at historical lows, there has never been a better time to act.

Visit icefcu.mymortgage-online.com or call (972) 259-1233 for additional information. **DON'T WAIT!**

ICEFCU is here to help with super low loan rates and an easy approval process. These historically low rates will not last forever.

Hurry before they return to pre-pandemic levels.

IT'S SO EASY!

Simply call 972-259-1233
and let our experienced lending team take care of the rest.

*APR - annual percentage rate

1408 West Pioneer Dr. • Irving, TX 75061 • Phone: 972-259-1233 • Toll Free: 844-561-2754
Fax: 972-254-0849 • Audio Teller: 866-301-1492 • Web site/Online Banking www.icefcu.com

FREE SEMINAR

"HOME BUYING TIPS & TOOLS"



Ready to buy a home? ICEFCU is here to help! Learn everything from finding the home of your dreams to financing it, we want to make every step in your home-buying experience as easy and as affordable as possible. Join us to learn about mortgage basics and the home buying process

Speaker: Carly Schorr, Business Dev Rep - Member Home Loan, LLC

Date: November 3, 2021

Location: ICEFCU Lobby

Time: 5:15 p.m.

Please reserve your seat by emailing maria@icefcu.com

FOUR EASY TIPS TO BETTER PERSONAL FINANCES:

1. **Automate your finances** - Never make a late payment or pay a late fee again with ICEFCU's Bill Pay. Your payment history is the biggest factor in determining your credit score, and a strong credit score is the key to lower monthly loan payments. Visit www.icefcu.com and setup your ICEFCU Bill Pay today.
2. **Avoid living paycheck-to-paycheck** - Do you know how much money you bring in or how much goes out? Does it feel like you are just scraping by financially? Not knowing if you'll be able to pay next month's bills or if you will have the ability to buy enough groceries is incredibly stressful. Reduce your stress level by making a budget. It is the first step to taking control of your financial life. Budgeting may help you identify wasteful spending habits (i.e. fast food) that may be causing a major impact to your financial wellbeing. Make a budget today and before you know it your stress level will go way down.
3. **Think First, Buy Second** - Far too often we buy things without a lot of thought. You say to yourself, that's so cool, I really need one of those, and buy it without thinking. Compulsive buying is an irresistible urge to buy unneeded items and is a major budget killer. Before you pull out your ICEFCU Debit Card ask yourself how will this item improve my life, how much enjoyment will it bring and how often will I use it? By honestly answering these simple questions, you may be surprised how much less stuff you buy.
4. **Compound Interest** - Invest early, invest often. Albert Einstein is widely credited for saying that "compound interest is the most powerful force in the universe. He who understands it, earns it; he who doesn't, pays it."



MAKE A TREE SMILE

Signup for E-statements today:
To opt-in for E-statements simply visit
www.icefcu.com > Online Banking or
call 972-259-1233.



Dividend Rates Declared:

ICEFCU Board of Directors declared 3rd quarter 2021 dividends of 0.025% APY** on Regular and Special Savings and 0.050% APY** on IRA Savings.

4th quarter 2021 dividends are anticipated to be 0.025% APY for Regular and Special Savings and 0.050% on IRA Savings.

**APY=Annual Percentage Yield.

ICEFCU Contact Information

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



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 (866) 301-1492



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