

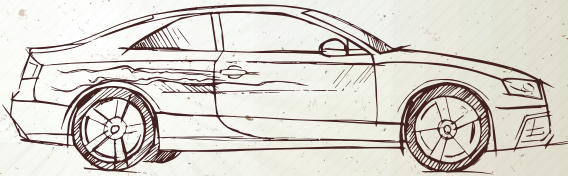
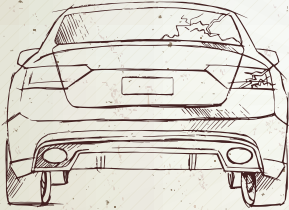
Points of Interest

A publication of
Irving City Employees Federal Credit Union

WANTED

DEFINITELY ALIVE

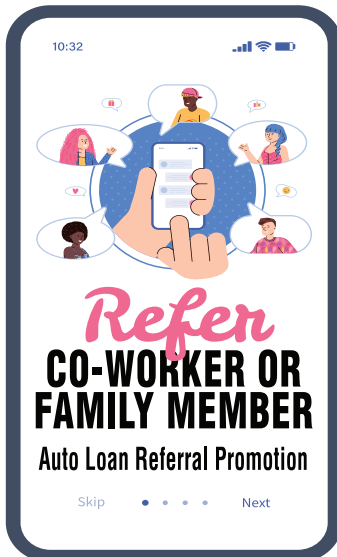
AUTO LOAN FINANCED WITH ANOTHER LENDER



CASH REWARD

\$200.00

\$200 Cash Reward Offer is eligible on loan amounts of \$15,000 and greater and must be financed from another institution. All loans are subject to ICEFCU lending policies and loan-to-value guidelines. The \$200 Reward will be deposited to the member's share savings account after the loan is approved and funded. Rewards or monies received in association with this promotion may be subject to IRS reporting. Maximum of two rewards per member. ICEFCU may discontinue or change the promotion at any time. Other restrictions may apply.



Refer Co-Worker or Family Member to ICEFCU for a Auto Loan and We'll put \$50 BUCKS in your pocket¹

Earn \$50 dollars just by referring a co-worker or family member to ICEFCU for their auto loan. Have them provide their loan officer your name and email, then we'll deposit \$50 into your savings account after the loan is approved and funded.

¹ Member is paid \$50.00 for a loan referral after the referred loan has been approved and funded. Auto loans must be a minimum of \$10,000. Offer excludes existing loans financed through Irving City Employees Federal Credit Union. Offer subject to change without notice. Additional restrictions may apply. Only one referral will be paid per loan. Awards or monies received in association with this promotion may be subject to IRS reporting. Maximum 10 rewards per member. Void where prohibited by law.

² APY - Annual percentage rate (Effective 03/01/2022 - rates are subject to change)

Call 972-259-1233 or Visit www.icefcu.com for details

SAFEGUARD YOUR
VALUABLE PAPERS
AND POSSESSIONS
**WITH A SAFE
DEPOSIT BOX**



We have 3x10 boxes at only \$30/year and 5x10 boxes at only \$45/year. The 5x10 boxes are the most limited. A \$150 deposit and \$10 key deposit is required. FDIC or NCUA Does Not Insure Safe Deposit Contents.



1ST QUARTER DIVIDEND RATES DECLARED:

The CU Board of Directors has declared 0.025% APY¹ on regular shares and 0.050% APY¹ on IRA shares for 1st quarter, 2022. Anticipated 2nd Quarter Dividends: 0.025% APY¹ on Regular Savings and 0.050% APY¹ on IRA Savings.

¹ APY = annual percentage yield

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Why?

It's Free, Faster, Neater, Safer, Accessible (24/7) and E-Statements are endorsed by trees throughout the world!

Opt-In by visiting www.icefcu.com or call 972-259-1233 to enroll.



UPCOMING HOLIDAY CLOSINGS:

The credit union office will be closed on:

Monday, May 30, 2022 Memorial Day
Monday, June 20, 2022 Juneteenth Day
Monday, July 4, 2022 Independence Day

IRVING CITY EMPLOYEES FEDERAL CREDIT UNION 60TH ANNUAL MEETING OF THE MEMBERSHIP

(Official Notice)

Where: City Council Chambers
When: Friday, August 26, 2022
Registration: 4:45 p.m.
Annual meeting: 5:00 p.m.

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

A Call for Candidates: There is one seat up for election on the Credit Union's Board of Directors. Interested members are invited to submit their request for candidacy to a Nominating Committee member by 5:00 p.m. on May 23, 2022. Request for candidacy forms can be obtained by emailing ceo@icefcu.com or by contacting a Nominating Committee member.

The 2022 Nomination Committee will review the applicants and select those candidates that they feel are most qualified to serve. The selected candidates will be published in the credit union's lobby and on its website www.icefcu.com on May 26, 2022.

If a member's application is not chosen by the Nominating Committee, he/she may still have his/her name included on the ballot by requesting a Petition Form by emailing ceo@icefcu.com and having 46 ICEFCU members sign it. The petition will then be submitted to the Nominating Committee for inclusion on the official ballot.



THE DEADLINE FOR BALLOT BY PETITION IS JULY 5, 2022

No nominations will be accepted from the floor at the annual meeting.

Your Board of Directors and Committee members serve without pay, donating their time and expertise.

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

ICEFCU CONTACT INFORMATION

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

LOAN RATES AT PRE-INFLATION LEVELS

DILLY-DALLYING AROUND
CAN COST YOU THOUSANDS IN
INTEREST PAYMENTS



NEW/ USED VEHICLES & MOTORCYLES:

Rates as low as:

- **1.99%** APR² (≤ 36 mos)
- **2.09%** APR² (37-60 mos)
- **2.39%** APR² (61-71 mos)
- **2.69%** APR² (73-84 mos)



BOATS, RVs, CAMPERS & 5th WHEELS:

Rates as low as:

- **3.99%** APR² (≤ 36 mos)
- **4.99%** APR² (≤ 84 mos)



MORTGAGE & REAL ESTATE LOANS

Looking to purchase a new home or refinance, lower your rate, and get cash on the equity of your current house! We have partnered with Member Home Loan, LLC to offer residential mortgage and land/lot loans.

TAKE ACTION NOW, BEFORE IT IS TOO LATE

Rates are subject to change without notice.

²APR = annual percentage rate.

Call (972) 259-1233 or
visit <https://icefcu.mymortgage-online.com>

\$3,787,524

The total amount ICEFCU has returned to its Members in the form of loan interest refunds and bonus dividends, since 1999.

