

Points of Interest

A publication of
Irving City Employees Federal Credit Union

April 2024

IRVING CITY EMPLOYEES FEDERAL CREDIT UNION 62ND ANNUAL MEETING OF THE MEMBERSHIP

Official Notice

Where: City Council Chambers
When: Friday, August 2, 2024
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 are three seats 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 April 29, 2024. Request for candidacy forms can be obtained by emailing ceo@icefcu.com or by contacting a Nominating Committee member.

The 2024 Nomination Committee will review all applications 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 website, www.icefcu.com, on Thursday, May 2, 2024.

If a member's application is not chosen by the Nominating Committee, a member may still have their name included on the ballot by requesting a Petition Form by emailing ceo@icefcu.com and having 49 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 June 18, 2024

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 for the betterment of the credit union.



NEW AND USED VEHICLE LOANS:

Whether you are in the market for a new or used car, truck or motorcycle, ICEFCU offers some of the lowest loan rates in the metroplex.

Rates as low as:

- 5.79% APR¹ (≤ 24 months)
- 5.89% APR¹ (25-36 months)
- 5.99% APR¹ (37-60 months)
- 6.39% APR¹ (61-72 months)
- 6.49% APR¹ (73-84 months)

BOATS, JET-SKIS, ATV AND RV LOANS



Our competitive rates don't stop with auto loans. Whether you're looking to purchase or refinance, ICEFCU is here to help. Applying for a loan is fast and easy. *Simply call (972) 259-1233 to apply.*

Rates as low as:

- 6.19% APR¹ (≤ 36 months)
- 6.39% APR¹ (37 - 72 months)
- 6.69% APR¹ (73 - 84 months)

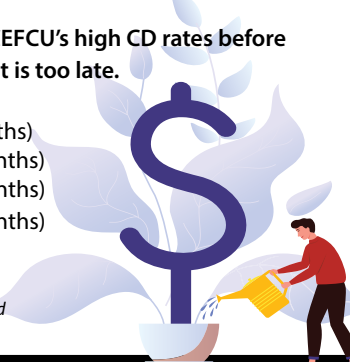
CERTIFICATES OF DEPOSITS:

Hurry and lock onto ICEFCU's high CD rates before rates start falling and it is too late.

- 4.68% APY² (6 - months)
- 4.63% APY² (12 - months)
- 4.27% APY² (24 - months)
- 4.01% APY² (36 - months)

¹ APR = annual percentage rate

² APY = annual percentage yield



ATM SAFETY TIPS

ATMS ARE A CONVENIENT WAY TO ACCESS YOUR MONEY 24/7.

But with convenience comes a responsibility on your part to keep you and your information safe.



HERE ARE EIGHT SIMPLE STEPS YOU CAN TAKE TO ASSURE A SAFE AND REWARDING EXPERIENCE WHEN USING ANY ATM:

- Always safeguard your debit or credit card as you would cash, if lost, notify the issuing financial institution immediately.
- Don't write down your Personal Identification Number (PIN) anywhere, especially on your ATM card.
- Be aware of your surroundings, especially at night. Do not use the machine if you see or sense suspicious persons or circumstances.
- Don't wait until you get to the ATM to take your ATM card out of your wallet or purse. Always have your ATM card in your hand as you approach the ATM.
- Make sure no one can see you enter your PIN. Use your hand or body to shield the ATM keyboard as you enter your PIN.
- Always take your receipts or transactions records with you. Never dispose of them near the ATM.
- Never count money at the ATM. Quickly stow your money away and leave the area. You can count your money later.
- Make sure the car doors are locked and your driver-side windows are rolled up before driving up to an ATM.
- If you must leave your car and walk to the ATM, make sure to lock your car.



SPECIAL PRECAUTIONS FOR USING AN ATM AT NIGHT:

- Park close to the ATM in a well-lit area.
- When possible, take another person with you.
- If the lights at the ATM are not working, don't use it.
- If shrubs are overgrown or a tree blocks the view, select another ATM and notify the financial institution.

The total amount of excess earnings returned to ICEFCU Members Since 1999.



\$5,005,626

Since 1999, ICEFCU has returned over \$5.0 million in excess earnings back to its members/owners in the form of year-end loan interest refunds and bonus dividends. 2023's payout was nearly \$850,000.



ICEFCU RECEIVES "5-STAR" RATING

The rating was awarded by the independent rating firm, Bauer Financial, based on the strength of ICEFCU's 2023 year-end financials and superior financial performance. The 5-Star rating is the highest rating awarded to any bank or credit union.



REAL ESTATE LOANS

Looking to purchase a new home or refinance an existing mortgage? We have partnered with MemberHomeLoan, to offer residential mortgage and land/lot loans. Apply today by calling (832) 912-2191 or visit <https://icefcu.mymortgage-online.com/> for additional details.



IMPORTANT TELEPHONE NUMBERS

MasterCard/Credit Card is lost/stolen, call (866) 820-6974
ATM or Debit Card is lost/stolen, call (800) 500-1044
Bill Pay for help call (855) 890-6120
ICECUBE/Audio Teller (866) 301-1492

UPCOMING OFFICE CLOSINGS

The credit union office will be closed on:

Monday, May 27, 2024 Memorial Day
 Wednesday June 19, 2024 Juneteenth Day
 Thursday, July 4, 2024 Independence Day



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