

Points of Interest

A publication of
Irving City Employees Federal Credit Union

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63rd Annual Meeting and Elections Results

August 15th 2025

Chairman of the Board Dave Springob called the 63rd Annual Meeting of the Members to order at 5:05 p.m. in the City Council Chambers with 94 members present.

Dave Springob delivered the Chairman's Report, highlighting that 2024 was an outstanding year enabling reinvestment in member services. Major 2024 initiatives included expanding the ATM network, launching CU Loan Pay, enhancing the debit card program, upgrading the credit card portal, and introducing two mobile apps for account management. These improvements were designed to increase member convenience, control, and security at no cost. He thanked the staff, Board, Supervisory Committee, and members for their contributions to the credit union's success. Looking ahead, ICEFCU will continue to provide secure, innovative, and personalized financial services aimed at enhancing the members' experience.

Jim Ladner presented the President's Report, reporting that despite 2024's economic challenges, ICEFCU achieved record earnings of \$1.7 million, a capital ratio of 11.6%, and funded over \$15 million in new loans, earning Bauer Financials' prestigious 5-Star Rating. In recognition of this performance, the Board approved a year-end payout exceeding \$1 million to members, the largest in the credit union's 64-year history. Ladner thanked the Board, Supervisory Committee, and staff for their dedication, emphasizing that members are the credit union's true bottom line. Looking ahead, ICEFCU will continue building on its momentum to provide secure, innovative, and member-focused financial services.

Chuck Majors reported that the Supervisory Committee's reviews, along with independent audits by Harold Antao & Company and Cornerstone Resources, confirm that ICEFCU's financial statements are accurate and the credit union remains safe, sound, and in excellent financial condition.

Christine Hadley presented the Nominating Committee report, stating that after reviewing all applicants and assessing their qualifications, the committee nominated Dave Springob to fill the open Board seat. Since no members filed a petition to be added to the ballot, the Nominating Committee has put forward Dave Springob as the Committee's nominee.

Chairman Springob then asked for a vote by acclamation. He requested all members in favor of electing Dave Springob to the Board to say "aye," and those opposed to say "no." The nominee was unanimously elected to the Board of Directors.

With there being no further business, the meeting was adjourned at 5:37 p.m.



MEMBERS HAVE ACCESS TO 33,000+ SURCHARGE-FREE ATMS

To find surcharge-free ATM near you, download the Transfund ATM Locator App from the App Store, Google Play or visit www.transfund.com/locations.



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.

APRs¹ as low as:

- **5.45%** (≤ 24 months)
- **5.45%** (25-36 months)
- **5.50%** (37-60 months)
- **5.75%** (61-72 months)
- **5.99%** (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.

APRs¹ as low as:

- **5.95%** (≤ 36 months)
- **6.15%** (37- 72 months)
- **6.45%** (73 - 84 months)

¹ APRs = annual percentage rates

Stay Safe

Protecting Yourself from Fraud"

At Irving City Employees Federal Credit Union, your safety and peace of mind matter most to us. Sadly, scammers are getting more creative these days, and they often try to trick people into sharing personal information. We want you to know the red flags so you can spot fraud before it happens.

Here's the most important thing to remember:

We will never call, email, or text you to ask for your account number, credit or debit card number, Social Security number, or online banking password.

If anyone asks for this information, it's not us, it's a scam. Hang up, delete the message, and let us know.

SIMPLE TIPS TO STAY PROTECTED

- **Trust your instincts.** If something feels "off," it probably is.
- **Don't click suspicious links.** Go directly to our website or app instead.
- **Keep an eye on your accounts.** Regularly check balances and transactions to catch anything unusual.
- **Call us directly.** If you're unsure about a call or message, reach out at (972) 259-1233. We're always happy to double-check for you.

WE'VE GOT YOUR BACK

You're not alone in this, we're here to help protect your money every step of the way. If you ever have questions or concerns, please give us a call or stop by. That's what your credit union family is for.

Together, we can keep your accounts safe and secure!
Your friends at Irving City Employees Federal Credit Union.



IRVING CITY EMPLOYEES FEDERAL CREDIT UNION

We are very proud to share that Bauer Financial once again awarded the ICEFCU with its prestigious "5-Star Rating", recognizing Irving City Employees Federal Credit Union as one of the strongest and safest financial institutions in the country.



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



REAL ESTATE LOANS:

Looking to purchase a new home or refinance an existing mortgage?

We have partnered with FocusOne (formerly Member Home Loan), 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 lost/stolen, call (866) 820-6974

ATM or Debit Card lost/stolen, call (888) 263-3370

Bill Pay - for help call (855) 890-6120

ICECUBE/Audio Teller - (866) 301-1492

FocusOne - mortgage loans (832) 912-2191

<https://icefcu.mymortgage-online.com>

ICEFCU Contact Information

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

UPCOMING HOLIDAY CLOSINGS:

The Credit Union will be closed on:

Monday, Oct. 13th	.....	Columbus Day
Tuesday, Nov. 11th	.....	Veterans Day
Thursday, Nov. 27th	.....	Thanksgiving Day
Friday, Nov. 28th	.....	Day after Thanksgiving
Friday, Dec. 25th	.....	Christmas Day
Thursday, Jan. 1st	.....	New Year Day