

Points of Interest

A publication of
Irving City Employees Federal Credit Union

Winter 2025

BREAKING NEWS

LARGEST ICEFCU PAYOUT EVER

MEMBERS TO RECEIVE OVER \$2,000,000

We're excited to share some truly outstanding news! On December 17, 2025, the ICEFCU Board of Directors proudly approved returning a portion of our 2025 earnings directly to you - our member-owners. As a result of this historic decision, ICEFCU will distribute an estimated \$2,080,000 through a 60% loan interest refund and a 10% fourth-quarter bonus dividend. These funds will be automatically deposited into eligible¹ members' savings accounts on the evening of December 31, 2025 - a perfect way to welcome the new year!

This record payout places ICEFCU among a small group of credit unions nationwide that consistently return excess earnings to their members through annual loan interest refunds and bonus dividends. It's a powerful reflection of the cooperative philosophy that sets credit unions apart - and of our unwavering commitment to helping you succeed financially.

Including this year's distribution, ICEFCU will have returned an estimated \$8,100,000 to our members since 1999. That milestone is something we celebrate together, made possible by your trust, loyalty, and participation in your credit union.

Thank you for being part of the ICEFCU family. We look forward to making your financial dreams come true, in 2026 and beyond!

THANK YOU FOR MAKING 2025 THE BEST YEAR EVER

Thank you for making 2025 the best year in ICEFCU history! Because of your continued support, ICEFCU is entering the new year with record earnings, strong liquidity, and a solid capital position.

With this momentum - and with you by our side - we are excited and well positioned to make 2026 another successful year for all our members.

¹ 2025 Loan Interest Refund Restrictions - Loan(s) in default, under bankruptcy or more than two months delinquent during any time in 2025 will not receive the loan interest refund; nor will member that have caused the CU a loss in their deposit accounts. Mastercard, student, and real estate loans through FocusOne (formerly Member Home Loan) will not be included in the Loan interest Refund payout.

4th Quarter 2025 - Dividend Declaration:

the Board declared 2025 4th Quarter dividends: at 10% / 10.38% APY¹ on Regular, Special Savings, and IRA Savings.



Be Like the Three Wise Men

By joining the thousands of other "wise" members that use ICEFCU for all their financial needs.

Vehicle Loans (New or Used)

Rates as low as:

- 4.95% APR² (≤ 24 months)
- 4.95% APR² (25-36 months)
- 5.00% APR² (37-60 months)
- 5.25% APR² (61-72 months)
- 5.50% APR² (73-84 months)

Loan rates are falling quickly - check out our most current rates by visiting www.icefcu.com or calling (972) 256-1233.



REAL ESTATE LOANS:

Looking to purchase a new home or refinance an existing mortgage? We have partnered with FocusOne, 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.

²APY = annual percentage yield All rates are subject to change without prior notice.

CREDIT UNIONS VS. BANKS

10 Ways Members Come Out on Top

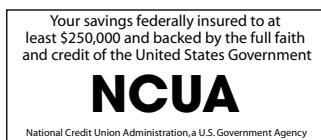
- You're the Boss:** Member-owned and nonprofit—profits go back to you, not shareholders!
- Boost Your Savings:** Higher interest on savings and CDs, lower rates on loans.
- Keep More Cash:** Fewer fees mean more money stays where it belongs—your pocket.
- Service with a Smile:** Personalized, friendly support that actually knows you.
- Rooted in the Community:** Supporting local causes and building connections that matter.
- Loans Made Easier:** Flexible approvals and terms designed around your needs.
- Reinvesting in You:** Credit unions put profits into better products and services, not shareholders.
- Members Love Us:** Consistently top ratings in customer satisfaction surveys.
- Interest Back in Your Pocket:** Annual loan rebates help lower borrowing costs.
- Bonus Earnings:** Extra dividends on savings balances—just for being a member!

These 10 reasons show why credit unions offer unmatched financial benefits, community support, and personal service that banks can't compete with.



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.



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>

UPCOMING OFFICE CLOSINGS

The credit union office will be closed on:

Thursday, January 1st
New Year's Day

Monday, January 19th
Birthday of Martin Luther King, Jr

Monday, February 16
Presidents Day

ICEFCU Contact Information

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