

Inside the Vault

The **IRFCU Vault** section of our website, www.irfcu.com, is a treasure trove of valuable information and resources. The following is based on information available there:

Have you resolved to get involved, to "give back," to help serve others in our community in 2010? Not sure where or how to start? **Plumbago Volunteer Services** is your answer! They specialize in matching volunteers with non-profit organizations.

Need some extra incentive? Plumbago Volunteer Services is participating in the **"Give a Day, Get a Disney Day"** program: volunteer for one day, and earn a **FREE** day at a Disney Theme Park!

To learn more, visit www.plumbagovs.org. For links to other local websites, be sure to visit the **Community Links** page of the **IRFCU Vault**.

Log on to www.irfcu.com and explore the **IRFCU Vault** regularly to discover more treasures like this one!

Doing the Right Thing

Does your credit card do what's right for you, even when no one is watching?

Does your credit card give you:

- * A low fixed interest rate?
- * Easy to understand terms?
- * No hidden fees?
- * And no tricky accounting that forces you to pay more interest and fees than you should have to?

The Credit Card Accountability Responsibility and Disclosure Act of 2009 was intended to make other financial institutions do what Indian River Federal Credit Union has done all along -- operate in consumers' best interest. According to the New York Times, credit union credit cards are the ones other credit card providers should emulate.

So why carry credit cards from issuers that so mismanaged your trust that the government is now trying to *make* them do the right thing for you?

Contact us today and we'll get you started on a credit card that already has:

- * ...Low fees,
- * ...Low fixed interest rates,
- * ...Reasonable grace periods, and
- * ...Great member service

After all, credit unions have been doing the right thing for their members all along ... even when no one was watching.

Switch to an IRFCU Credit Card today!

LAN27

The Smart Choice For ALL your Lending Needs!



Apply Today!!!

Home Equity Lines of Credit - as low as **4.00%***

Auto Loans - as low as **4.49%***

Boat/RV Loans - as low as **6.25%***

Motorcycle Loans - as low as **6.75%***

Personal Loans - as low as **11.75%***

* Rates will vary based on Applicant's credit history and other factors. Restrictions apply. Normal Credit Union lending requirements apply. Offer may end at any time. Contact IRFCU for details.

YOU COULD **SAVE HUNDREDS** EACH YEAR - SIMPLY BY DOING YOUR "BANKING" WITH IRFCU!*

DIVE IN & START SAVING TODAY!

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* For details go to www.irfcu.com or visit your local Indian River Federal Credit Union office.

Serving those who LIVE, WORK, WORSHIP or ATTEND SCHOOL in Indian River County.