

# Annual Meeting



Be sure to attend Indian River Federal Credit Union's *Annual Meeting* on **Tuesday February 14th, 7:30 PM** at the Freshman Learning Center, 1507 19th Street, Vero Beach.

Since Indian River Federal Credit Union is a Not-For-Profit financial cooperative, your Membership entitles you to participate in this meeting. You'll cast your vote for our Board of Director Candidate (see page 4), and learn more about your Credit Union and its future.

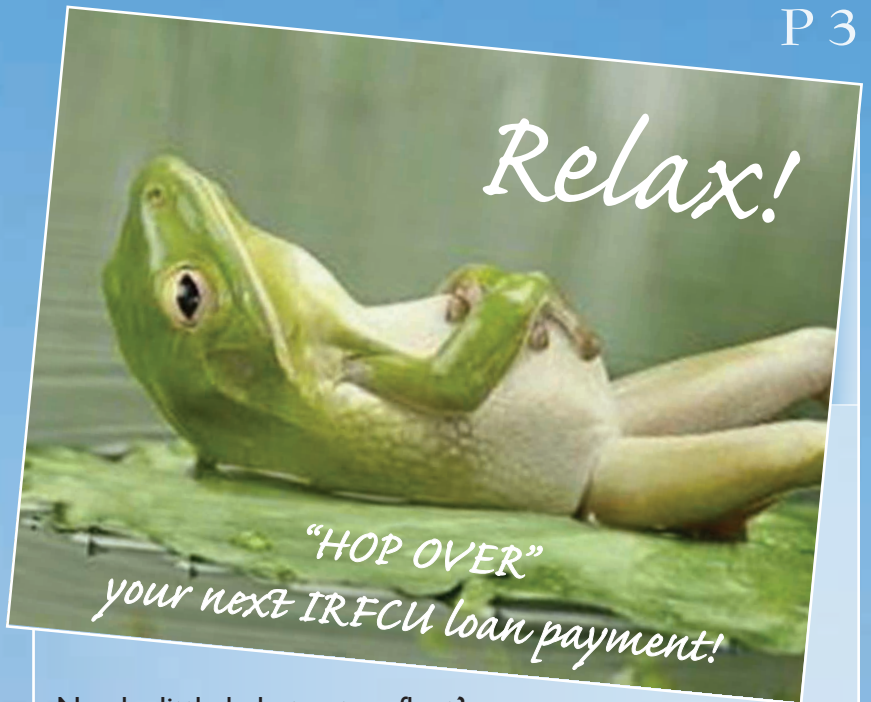
As an extra incentive, we'll reward all Members who attend with a cool, crisp FIVE DOLLAR BILL\*! Plus several lucky Members will win CASH door prizes\*!!! See you there!

\* Must be a Primary Account Holder to be eligible.  
All Members are welcome to attend.

FRE02

## Share Account Minimum Balance

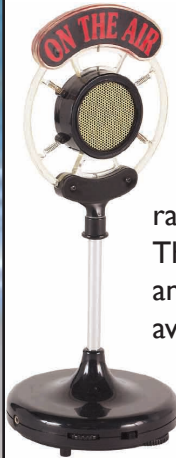
All Members of Indian River Federal Credit Union must maintain a minimum balance of \$5.00 in a share (savings) account. Please keep this in mind when setting up automatic withdrawals - whether one-time or recurring - or when paying fees (such as the paper statement fee). Share accounts that fall below the \$5.00 minimum are subject to closure.



Need a little help to stay afloat? Want some cash for a big splash? "Hop over" your next Indian River Federal Credit Union loan payment!\* Contact IRFCU to learn more!

\* A \$25 processing fee applies for each month skipped. Loan must be at least 6 months old and current. Members may skip no more than two payments per year. Additional requirements apply. Contact IRFCU for details.

## Making the Most of Your Money



Indian River Federal Credit Union is proud to introduce our newest financial education effort: *Making the Most of Your Money*. Offering timely, practical, money-saving tips, *Making the Most of Your Money* is a featured weekly segment on the radio program *Valencia's View*. The show airs every Thursday at 5:30 pm on 107.9 fm and 1370 am, and on-line at [www.PlanetVero.com](http://www.PlanetVero.com). Podcasts will be available at [www.ValenciasView.com](http://www.ValenciasView.com), and we'll post links on our Facebook page: [www.facebook.com/IndianRiverFederalCreditUnion](http://www.facebook.com/IndianRiverFederalCreditUnion). Tune in, enjoy, and start *Making the Most of Your Money!*

BLO01

As a local Not-For-Profit, IRFCU can make a big splash in your budget!

A Credit Union National Association report confirms what many Members already knew --- you could **SAVE HUNDREDS EACH YEAR**\* simply by choosing to do your "banking" at Indian River Federal Credit Union! Whether you're a new member or an "old salt," the more you "dive in," the more you save!

If taking the plunge is a little intimidating, come talk to our Member Service staff. They'll guide you through the process and make sure that everything goes just "swimmingly!"

Why settle for a trickle of savings? Dive in to your IRFCU Membership today!

\* For statistics and a link to the complete report, visit [www.irfcu.com](http://www.irfcu.com)



DIVE IN!

SAVE HUNDREDS!!!\*