



Make a
TRANSFER
at
the
AIRPORT.

Sometimes stopping by the Credit Union isn't merely inconvenient -- it's impossible. That's why we offer **free, simple, secure account access -- at any time, from virtually any place:**

- ~ On-Line (CU@Home) -- Check your balances, transfer funds, and even apply for loans.
- ~ Account Hotline -- Check balances and transfer funds using your phone.
- ~ ATMs -- Check balances, transfer funds, or just get some cash. In addition to the ATMs at our branches, you can access your IRFCU accounts at any Presto Network ATM for FREE!!! (Visit www.irfcu.com to find Presto ATMs both locally and out of the area.)

You can also arrange for services such as direct deposit, automatic withdrawals and an electronic statement.

We're always glad to see you, so we never charge a fee for doing business in person -- no matter how often you visit. But for those times when stopping by the Credit Union just isn't convenient -- or even possible -- we've got you covered. See Member Services at your local IRFCU office to get started.

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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:

Whether you're driving across town or across the country, you can save both time and money:

Visit www.FL511.com to get the latest updates on road construction, accidents and other traffic delays. You can also register for **MyFlorida511**, enabling you to quickly check your favorite routes, and get updates on-line or by phone.

Before you hit the road, find the best prices on gasoline using www.GasPriceWatch.com or www.GasBuddy.com.

For links to other valuable websites, be sure to visit the **Consumers' Toolbox** page of the **IRFCU Vault**.

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

Need some cash?

Personal Loans
as low as **11.25%***

Apply Today!

* Loan amounts must be new dollars or an addition to an existing loan to qualify. Rate will vary based on applicant's credit history and amount borrowed. Normal Credit Union lending requirements apply. Offer ends Sept 30th, 2010.



DIVE IN!

SAVE HUNDREDS!!!*

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

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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