



# CRAFTMASTER FCU

CFCU ROUTING # 231386344

APRIL 1, 2023

**1482 GOLDEN MILE RD**

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**CRAFTMASTERFCU.COM**

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**Federal Credit Union**

## CFCU OFFICE HAS MOVED!!

**We are now  
located in the**

**IRFCU branch-**

**1482 Golden Mile Rd, Wysox PA**

**This is just 2 credit unions working out of 1 office!!**

**We think this is a great opportunity for our  
members and staff to get to know the IRFCU staff  
before final conversion on 7/15/2023!!**



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### **DIVIDEND RATES ON SHARE ACCOUNTS**

The following dividend rates and  
\*Annual Percentage Yield for the 1st  
Quarter of 2023 will be paid on all share  
balances of \$100.00 or more:

<b>Share Bal.</b>	<b>*Rate/APY</b>
<b>\$100-\$9,999.99</b>	<b>0.50%</b>
<b>\$10,000+</b>	<b>0.75%</b>

Dividends were posted to the share accounts  
on March 31, 2023. Contact the credit  
union office for more information about  
fees and terms.

### **WHAT THIS MEANS FOR YOU, THE MEMBER:**

While the Craftmaster Federal Credit Union members voted for the merger in February, the official data conversion won't take place until July 15, 2023. This means your member information and data remains under Craftmaster FCU and has not been transferred to IRFCU.

This also grants Craftmaster FCU members extended hours of operation as the IRFCU branch's hours are as followed:

#### **Lobby Hours**

Monday-Wednesday: 9:00am-5:00pm

Thursday & Friday: 8:30am-5:30pm

#### **IMPORTANT DATES**

**Friday March 31, 2023:** CFCU's last day of operation in our current branch

**April 3, 2023:** This will be our first official day within the IRFCU Wysox branch

**July 15, 2023:** Full Data Conversion- transferring member information for Craftmaster FCU systems to IRFCU

We will be sending and posting many more communications regarding the data conversion as we get closer to July. These communications will include Instructions, more important dates, and a list of FAQ's to help ensure a smooth transition to the IRFCU family!

# Youth Birthday Card program!!

It is never too early for kids to learn the importance of money and saving. Why not start a youth account, today! Children 12 and under receive a staff signed birthday card every year with a dollar enclosed. An additional dollar is added to their account when they deposit their birthday card dollar. They also receive a wrapped present.



Last year, we mailed 96 birthday cards to our youth accounts.

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## CFCU \$1000 Scholarship Applications can be downloaded from [www.craftmasterfcu.com](http://www.craftmasterfcu.com)

**Eligibility:** A member of the Craftmaster FCU continuing their education (advanced) in a field of their choice on a full-time basis.

**Requirements:**

1. A completed application typed or printed legibly.
2. A detailed essay on one of the following topics and no more than 2 pages in length:
  - A. The importance of a good financial credit history.
  - B. Member ownership, volunteer leadership and excellent personal service set credit unions apart from other financial institutions. Which of these three distinctions do you feel is the most important and why?
  - C. What is the most important financial lesson you've learned, and how does your credit union membership factor into that lesson?



All scholarship submissions must be received in the Credit Union office by April 30 of each year.

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## Updated CU Hours

Monday thru Wednesday 9:00 am – 5:00 pm  
Thursday & Friday 8:30am - 5:30pm



**Closed:**

**Monday, May 29, 2023- Memorial Day**

**Monday, June 19, 2023- Juneteenth**

**Tuesday, July 4, 2023-Independence Day**

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