

**Get  
preapproved  
before you  
shop!!  
Already  
purchased?  
Let us  
beat your  
current rate!!**



Rates as low as

**2.99% APR\***

on all new auto purchases and auto refinances

**3.99% APR\***

on all used auto purchases and auto refinances

**Plus, take advantage of  
NO PAYMENTS for 60 days!**

Don't forget that we offer incredibly low prices on GAP insurance and extended warranties. Payroll deduction is also available.

\* Actual rate may vary based upon your credit score. Term of loan may vary based on amount financed. Loan offer does not apply to autos currently financed with the credit union.

\*\* Annual Percentage Rate.

## ■■■■ Auto Loan Loyalty Discount-Extended!! ■■■■

Members of 5 years of more will receive a 1.00% discount on the interest rate of new and used auto loans financed through June 30, 2019.

**SAVE  
THE  
DATE**

Our 82nd Annual Meeting is tentatively scheduled for Thursday, April 18, 2019. More information to come soon!

## Coming Soon!! FREE!!

Remote Deposit Capture will be available to all members in the near future! We are working on getting this exciting new service available to you in the coming weeks!!



**LOAN**

**APPROVED**

### No Credit Check!

Our No Hassle Loan is available all year round for qualifying members. Call the credit union for details!

### Consolidation Loan Promotion!

Spent too much this holiday season?? Credit Card bills out of control?? Let IRFCU get you back on track with a Consolidation Loan and eliminate those high interest credit card balances today!! Take out a Personal Closed End Loan or an A Plus Loan and receive a 0.50% discount on your loan interest rate.

### 2019 Office Closings

Monday, January 21st  
*Martin Luther King Day*

Monday, February 18th  
*President's Day*

Tuesday, March 5th  
*Mardi Gras Day*

*Offer available January 1, 2019  
through March 31, 2019.*



Skip a Pays are offered year round on qualifying loans! **Call the credit union for details!**

**SKIP PAY Program**

# 1st Quarter Loan Rates 2019

# 1st Quarter Dividends 2019

Loan Type	APR* As Low As
New Auto	2.99%
Used Auto	3.99%
New Boat	3.99%
A Plus	5.99%
Personal	8.25%
Line of Credit	8.50%
Vacation	9.50%
Holiday	9.50%
Education	8.00%
No Hassle/No Credit Check	18.00%
Credit Plus/No Credit Check	18.00%
Share Pledged	Call for Info
Mortgages	Call for Info

\*APR is the Annual Percentage Rate.

\*\*The Annual Percentage Rate (APR) is based on an evaluation of your credit. Your actual rate could be higher based on your credit score.

Rates are subject to change.

## Increased Dividend Rates!



IRFCU has increased many dividends rates to better serve our members! Take advantage of increased rates on our Money Market accounts and Share Term accounts today!

## Dormant Accounts REMINDER:

Any account that falls dormant will be assessed a \$5.00 per month Dormant Account Fee. If you are unsure if your account is considered a dormant account, please call the credit union and speak with an account representative today!

The IRFCU defines a dormant account as a member account with:

1. No activity within a 12 month period (Note: activity is defined as member initiated deposits and withdrawals and does not include credit union initiated deposits and withdrawals, such as dividends and fees), and
2. An account balance less than \$200.00.

Dormant accounts do not include:

1. Member accounts with sub-accounts (money market, share certificates, etc.), or
2. Member accounts when a member has an active loan, or
3. Minor accounts.

Once an account becomes dormant, a Dormant Account Fee of \$5.00 will be assessed monthly until the account is no longer dormant. An account will be taken out of dormant status once a member initiated transaction has occurred.



	RATE	APY*
Regular Shares	.25%	.25%
Share Drafts	.10%	.10%
Money Markets (\$2,500-\$9,999.99)	.40%	.40%
(\$10,000-\$19,999.99)	.50%	.50%
(\$20,000 \$49,999.99)	.60%	.60%
(\$50,000 \$99,999.99)	.65%	.65%
(\$100,000 and over)	.70%	.70%
Christmas Club	.50%	.50%
IRA Accounts	.75%	.75%

### Term Share Account\* Rates, effective 01/01/2019

6 month	.75%	.75%
12 month	1.15%	1.15%
18 month	1.20%	1.20%
24 month	1.25%	1.25%
36 month	1.50%	1.50%

\*Annual Percentage Yield.

\$1000 minimum deposit for term share accounts. Rates subject to change. Please visit our website for updates. Call office for terms and fees regarding these accounts. Federally Insured by FDIC.

### BOARD OF DIRECTORS

David Carrone, President  
 Glenda Griffin, Vice-President  
 Kerri Pellegrini, Treasurer  
 Adam Gasser, Secretary  
 Freddie Baptiste, Member  
 Anthony LaPierre, Member  
 Marjorie Wheeler, Member

### STAFF

Angel Roberts, CEO/Manager  
 Shelly Maise, Assistant Manager  
 Patrice Francois,  
 Member Services Rep/Loan Officer

### COMMITTEES

#### Loan Review

Karen Durand, Chairperson  
 Angelle Baudier Alvin Nagim  
 Barry Hammond Clementine Sullivan

#### Supervisory

Maureen Drumwright, Chairperson  
 Tracy Clark Sheriffo Tambajang  
 Terry Smith Katherine Young

### CREDIT UNION OFFICE HOURS

9:00 a.m. – 3:00 p.m.

Monday – Friday

9:00 a.m. – 2:00 p.m.

The last working day of the month

### CREDIT UNION INFORMATION

1555 Poydras Street #250  
 New Orleans, LA 70112

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