



## Holiday Loans

Let IRFCU help make your holidays a little merrier this year with our Holiday Loan! Borrow up to \$2,500.00 and defer payments until February 2018!

Apply online at [www.irfcuno.com](http://www.irfcuno.com).  
Holiday loans available November 1, 2017 through December 24, 2017.

### NO CREDIT CHECK!

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



## Skip A Pay Program

Need to skip that loan payment to help you get through the holiday season? Qualifying loans are eligible for two skipped payments per calendar year. Call today and inquire about our Skip A Pay Program!

Interest will continue to accrue during the month of the skipped payment. If you elected GAP, Mechanical Repair Coverage, Credit Life

Insurance or Credit Disability Insurance on the skipped loan, coverage may not be extended beyond the original maturity date.

The following loans are NOT eligible for the Skip A Pay Program: Delinquent loans and accounts not in good standing, Mortgage Loans, and Open End Loans.

**Skip A Pay applications are available on the credit union website.**



## Great Road Trips start with great rates

Rates as low as  
**1.99% APR\*\***  
on all NEW auto purchases.  
& **2.99% APR\*\***  
on all USED auto purchases.

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.



## Christmas Club Accounts

All Christmas Club account funds will be transferred into your primary savings account on November 1, 2017.

Don't forget to open your Christmas Club account for the 2018 holiday season now! No minimum balance required. Payroll deduction is available.



On **October 19, 2017**, join credit unions around the world in reminding members and consumers that at credit unions, Dreams Thrive Here. Join us in celebrating International Credit Union day by stopping by the credit union for light refreshments.

## IRFCU MEMBER LOYALTY LOAN DISCOUNT



In celebration of IRFCU's 80th Anniversary, Members of 10 years or more can take advantage of a 1.00% interest rate discount on one loan\* during the 2017 calendar year.

*\*Excludes Mortgage Loans & Line of Credit Loan*

**Get a \$100 Cash Reward for Every New Line You Switch to Sprint**



This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

*Make the switch today and save with the Sprint Credit Union Member Cash Rewards!*



*We wish all of our members a very Happy Holiday Season!*

The Board of Directors, Management, & Staff

## 3rd Quarter Dividends 2017

	RATE	APY*
Regular shares	.25%	.25%
Share Drafts	.10%	.10%
Money Markets (\$2,500-\$4,999.99)	.40%	.40%
(\$5,000-\$9,999.99)	.50%	.50%
(\$10,000 and over)	.60%	.60%
Rates effective 03/01/14		
IRA Accounts	.75%	.75%
Christmas Club	.50%	.50%

### Term Share Account\* Rates (effective 03/01/14)

6 month	.50%	.50%
12 month	.60%	.60%
18 month	.65%	.65%
24 month	.70%	.70%
36 month	.80%	.80%

\*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.



### BOARD OF DIRECTORS

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

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

### COMMITTEES

#### Loan Review

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

#### Supervisory

Adam Gasser, Chairperson  
 Tracy Clark    Sheriffo Tambajang  
 Maureen Drumwright    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  
 (504)523-3756 • (504)581-6017 fax  
[irfcu@bellsouth.net](mailto:irfcu@bellsouth.net) • [www.irfcuno.com](http://www.irfcuno.com)

**2017**

### Office Closings

Monday, October 9th  
*Columbus Day*

Friday, November 10th  
*Veterans' Day*

Thursday, November 23rd  
*Thanksgiving Day*

Wednesday, December 6th  
*close at 11:00 a.m.*

Monday, December 25th  
*Christmas Day*

Monday, January 1st  
*New Year's Day*