

International Credit Union Day - October 18

For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. It's about people helping people. That's why credit unions always offer a platinum lining.

Join us in celebrating International Credit Union Day with light refreshments in the lobby on October 18, 2018.



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.

Holiday Loans

Have a HOLLY JOLLY Christmas this year with an IRFCU Holiday Loan! Borrow up to \$2,500.00 and defer payments until February 2019!

Apply online at www.irfcuno.com. Holiday loans are available November 1, 2018 through December 24, 2018.

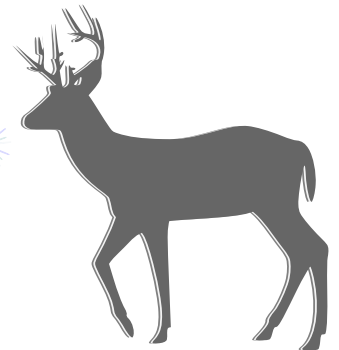
Christmas Club Accounts

All Christmas Club account funds will be transferred into your primary savings account on November 1, 2018.

Don't forget to open your Christmas Club account for the 2019 holiday season now! No minimum balance required. Payroll deduction is available.

No Credit Check!

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




3rd Quarter Loan Rates 2018

3rd Quarter Dividends 2018

Loan Type	APR* As Low As
New Auto	2.49%
Used Auto	3.49%
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.



Fall
Auto Loans

Rates as low as
2.49*% APR**
on all NEW auto purchases and auto refinances

3.49*% 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 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

Members of 5 years of more will receive a 1.00% interest rate discount on new and used auto loans financed between May 1st and December 31st.

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

The Board of Directors, Management, & Staff



	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)	.65%	.65%
Christmas Club	.50%	.50%
IRA Accounts	.75%	.75%

Term Share Account* Rates, effective 6/21/18

6 month	.50%	.50%
12 month	.60%	.60%
18 month	.75%	.75%
24 month	.90%	.90%
36 month	1.20%	1.20%

*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.

2017

Office Closings

Monday, October 8th
Columbus Day

Monday, November 12th
Veterans' Day

Thursday, November 22nd
Thanksgiving Day

Wednesday, December 12th
close at 11:00 a.m.

Monday, December 24th
Christmas Eve - close at noon

Tuesday, December 25th
Christmas Day

Monday, December 31st
New Year's Eve - close at noon

Tuesday, January 1st
New Year's Day

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

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