

Spring into Our Low Rate Auto Loans



3.99% AFR**

on all **USED** auto purchases
and auto refinances

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

No Payments for 60 days!

Rates as low as

2.99% AFR**

on all **NEW** auto purchases
and auto refinances

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

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

Credit Union Eligibility

Did you know that anyone in your immediate family is eligible to join the credit union? Because of your smart choice to become a member of the credit union, they are eligible to take advantage of all the great benefits having a credit union brings! So spread the word and help them make the same smart choice you did and become an Internal Revenue Federal Credit Union member today!

* Immediate Family Members consist of spouses, children, parents, siblings, grandchildren, and grandparents.



Blue Bayou Water Park

Fun for the whole family is just a short drive away! Blue Bayou Water Park has more than twenty thrilling water rides including the newest addition – Aqua Loop Waterslide – and yes you can go upside down on a waterslide. Just steps away is Dixie Landin', which offers more than twenty-six amusement rides designed to entertain all ages.

The credit union is selling discounted park tickets, which will be available to members only. For just \$32 a ticket, you can enjoy a full day's fun at both parks. Stop by the credit union to purchase your tickets.



All members are invited to
attend the credit union's
82nd Annual Meeting

Wednesday, April 17, 2019
12:00 pm to 1:30 pm
1515 Poydras Street
New Orleans, LA
5th Floor Auditorium

The Credit Union will only be
open from 9:00 am to 11:00 am
due to the annual meeting.

***Please remember that this is a
member-only event.**



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

	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.

*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.

Remote Deposit FREE!!

Remote Deposit is now available! You can now make deposits to your account by simply taking a picture! Sign up for this service via the mobile app.



No Credit Check!

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

2019 Office Closings

Wednesday, April 17th
Closing at 11:00 a.m. due to
Annual Meeting

Monday, May 27th
Memorial Day

Thursday, July 4th
Independence 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
Brian Aldrich Sheriffo Tambajang
Tracy Clark 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 • www.irfcuno.com

The Board of Directors and the Staff would like to thank Terry Smith for his service on the Supervisory Committee!

We would also like to welcome Brian Aldrich as our newest Supervisory Committee Member!

National Credit Union Youth Month 2019



Credit Unions celebrate youth in April. Join in the celebration all month by encouraging kids to set up savings accounts and learn how to manage money.

Join us this year as we celebrate National Credit Union Youth Month from April 1st-30th. This year's theme is "The Future is Yours: Picture it! Save for it! Share it!". We're encouraging all members, particularly our youngest, to write down their dreams, create vision boards, and encourage each other. Dreaming of our ideal future delights and inspires us. Children, with their fertile imaginations, are particularly good at dreaming. But to make dreams come true, you need to have clear goals, and

very likely, save some money to make them happen. Credit Unions can help their members on both counts.

For every over-the-counter deposit of \$10 or more that is made into your child's account, they will be entered in a drawing to win prizes! Members under the age of 18 are eligible to participate. Payroll deposits and account transfers will not qualify.