

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

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 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.

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.



IRFCU 81ST ANNUAL MEETING

All members are invited to attend the credit union's 81st Annual Meeting on Thursday, April 26, 2018.

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.

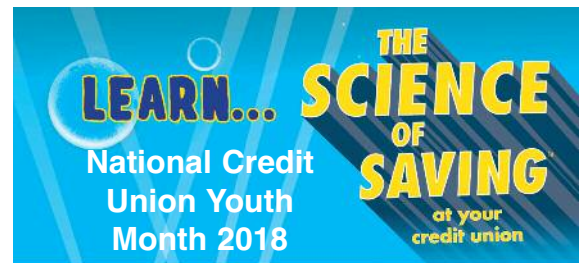
*Please remember that this is a member-only event.

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.



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, "The Science of Saving" encourages using Behavioral Science to help them achieve their financial goals. Science has proven that if you start with small goals and visualize yourself in the future attaining those goals, you are more likely to reach them. By doing this, saving money can become a regular habit.



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.

No Credit Check!

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

1st Quarter Loan Rates 2018

1st Quarter Dividends 2018

Loan Type	APR* As Low As
New Auto	1.99%
Used Auto	2.99%
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.

Cash in on the BENefits of membership. 😊 👍

The BENefits of credit union membership and the reliability of Sprint's network will have you seeing dollars signs. Right now, IRFCU members can get a \$100 CASH REWARD for every new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for every line.



GET YOUR BENS!

- **\$100** for every new line you activate with Sprint.
- Current Sprint customers **receive a \$50 cash reward** for every line transferred into Sprint Credit Union Member Cash Rewards.
- A **\$50 loyalty cash reward** every year for every line.
- **25% off accessories** in store with the Sprint Credit Union Member Cash Rewards Program.

How to get it:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Stay connected:

Visit LoveMyCreditUnion.org/Ben to learn about the **BENefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!**

Congratulations!

The credit union employees and Board of Directors would like to send our Congrats to Maureen Drumwright for being appointed as the Supervisory Committee Chairperson by the Board of Directors!

We would also like to send our Congrats to Terry Smith who was appointed as the newest member of the Supervisory Committee by the Board of Directors!

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

Term Share Account* Rates, effective 12/01/17

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 weekly. Please visit our website for updates. Call office for terms and fees regarding these accounts.



2018

Office Closings

Thursday, April 26th
Closing at 11:00 am
due to Annual Meeting

Monday, May 28th
Memorial Day

Wednesday, 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 Alvina 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
(504)523-3756 • (504)581-6017 fax
irfcu@bellsouth.net • www.irfcuno.com

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