

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



Our 81st Annual Meeting is tentatively scheduled for Thursday, April 19, 2018.

More information to come soon!



SKIP A PAY PROGRAM

Did you go over budget this holiday season? Our Skip A Pay Program is the answer!

Each qualifying loan is allowed 2 skipped payments per calendar year; however payments cannot be skipped in two consecutive months and there is a \$30.00 processing fee for each skipped loan.

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.

Call the credit union for details. Skip A Pay applications available on the credit union website.

Rates as low as

1.99*% APR**

on all new auto purchases and auto refinances

2.99*% 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.



Buy Your Next Car Through Our Website And Save An Average of \$3,106 Off MSRP, Plus Get A \$50 Gift Card!

Did you know you can search for your next car on our website? Try our complimentary, concierge car buying service and if you find and finance your next car through us, you'll receive a \$50.00 gift card! It's so easy!

Research

Watch online virtual test drives, check prices, look at safety ratings, and more. Use the menus at the top, or select a vehicle here, to browse our auto research resources.

Buy & Save

Buy your dream car at a participating dealer. Members have saved an average of \$3,106 off MSRP on new vehicles using our car buying service.

Bonus

Receive a \$50 Amazon.com gift card by email after purchasing a vehicle through our online car buying service and financing through IRFCU.

PLUS, get a myEZ Car Care VIP membership. myEZ Car Care provides auto service, travel, car rental, and vacation discounts up to 35% plus the Electronic Glovebox app to help maintain your vehicle!

4th Quarter Loan Rates 2017

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.



On behalf of the IRFCU, we wish to thank long-term member and volunteer Ashley Labat for his many years of service to our credit union!! Ashley announced his retirement as a Board Director this past October after serving

25 years as a volunteer. He has served on various credit union committees and Board positions, including Board Secretary and former President. Ashley, we sincerely wish you the best in retirement. Thank you!!

The Board has appointed Adam Gasser as interim Board Secretary. Adam has been a most valued volunteer as the Supervisory Committee Chairman and has great knowledge of our credit union and shares the Board's commitment to our members. Congratulations Adam!

Dormant Accounts REMINDER:

Any account that falls dormant will be assessed a \$5.00 per month Dormant Acct 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.



4th 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%
IRA Accounts	.75%	.75%
Christmas Club	.50%	.50%

Term Share Account* Rates

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.



BOARD OF DIRECTORS

David Carrone, President
 Glenda Griffin, Vice-President
 Kerri Pellegrini, Treasurer
 Adam Gasser, Interim 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

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 • www.irfcuno.com

2018

Office Closings

Monday, January 16th
Martin Luther King Day

Tuesday, February 13th
Mardi Gras Day

Monday, February 19th
President's Day