



Your July Saving may have expired, but you can still **Save in November!**

**Save Now & Save Later**

<div style="display: flex; align-items: center; justify-content: center;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-weight: bold; color: red; font-size: 2em; margin-right: 10px;">EXPIRED</div> <div style="text-align: center;"> <p style="font-size: 2em; color: red;">\$300.00 OFF</p> <p>Loan Coupon</p> </div> <div style="writing-mode: vertical-rl; font-weight: bold; color: blue; font-size: 0.8em; margin-left: 10px;">NOVEMBER 2019</div> </div>	<p style="font-size: 2em; color: blue;">\$300.00 OFF</p> <p>Loan Coupon</p>
--	---

Up to \$300 off your first monthly loan payment!

New Loan Amount*	We will pay towards the first Monthly Payment:
\$20,000 and more	\$300
\$10,000 to \$19,999	\$200
Less than \$10,000 (Excludes No Hassle Loans – See Below)	\$100
No Hassle Loans	Waive \$35 Fee

\*New Loan Amount based on new loan funding  
Loan Coupon good for the months of July and November 2019  
Includes all loans, except real estate loans

Let your family members know that they are eligible to join IRFCU and receive all of the great benefits. They will Thank You.

## Local Service. Global Reach.

## International Credit Union Day



Join us in celebrating International Credit Union Day with light refreshments on October 17, 2019 in room 460/465 on the fourth floor, 1555 Poydras Street.

IRFCU will host a brief seminar on Credit Scores. Learn how to improve your credit score and understand what components make up your credit score. Discussion will begin at 10:00 AM.



## Holiday Loans

Let IRFCU help you make this holiday season the most wonderful time of the year for you and your loved ones with our Holiday Loan! Borrow up to \$2,500.00 and defer payments until February 2020!

Apply online at [www.irfcuno.com](http://www.irfcuno.com). Holiday loans are available November 1, 2019 through December 24, 2019.

## No Credit Check!

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

*Get the ride and the rate that leave your heart racing...*  
**Auto Loans from IRFCU**

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.

Rates as low as  
**2.99\* % APR\*\***  
on all NEW auto purchases

**3.99\* % APR\*\***  
on all USED auto purchases

\* 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.

## 3rd Quarter Loan Rates 2019

## 3rd 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

\*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.



### 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.

### Christmas Club Accounts

All Christmas Club account funds will be transferred into your primary savings account on November 1, 2019.

Don't forget to open your Christmas Club account for the 2020 holiday season now! No minimum balance required. Payroll deduction is available.



	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.

### 2019 Office Closings

Monday, October 14th  
*Columbus Day*

Monday, November 11th  
*Veterans' Day*

Thursday, November 28th  
*Thanksgiving Day*

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

Tuesday, December 24th  
*Christmas Eve - close at noon*

Wednesday, December 25th  
*Christmas Day*

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

Wednesday, 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

Sheriffo Tambajang, Chairperson  
Brian Aldrich Ebony Hutson  
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

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