

InsideIRFCU

The Quarterly Newsletter of the Internal Revenue Federal Credit Union



3rd Quarter 2025

SUMMER IN STYLE WITH A NEW RIDE!

GET PREAPPROVED BEFORE YOU SHOP! ALREADY
PURCHASED - LET US BEAT YOUR CURRENT RATE!

Rates as low as

4.50%* APR**

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

Rates as low as

5.50%* APR**

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

ENJOY NO PAYMENTS for 60 days!

Do not 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



IRFCU EMERGENCY INFORMATION

Hurricane season is upon us! Make sure you are prepared in the event of an emergency or disaster by following these steps:

- Get cash when a storm enters the Gulf
- Be aware that IRFCU will close early
- Order ATM/Debit card in advance
- Know your ATM/Debit card pin number
- Need to reset your PIN - **Call 1-855-726-4885**
- Know your IRFCU Member Number
- Reorder checks well in advance (allow 7-10 days for delivery)

If the credit union must close due to an emergency or disaster, you can still access your accounts through the following:

- Free 24-hour Internet Home Banking. www.irfcuno.com
- IRFCU Mobile App
- FREE ATM transactions at any ATM with Allpoint, Culliance, or Money Pass Logo
- Visa Debit Card welcomed anywhere VISA is accepted
- CO-OP Shared Branching - Free access to your account at any Credit Union Shared Branch. For locations, **call 888-748-3266** or go to www.co-opsharedbranch.org or text a Zip Code to 91989 to find nearby ATM and Shared Branch locations

TRAVELING? DON'T GET BLOCKED!

Do not forget when traveling to call the credit union with your travel details to ensure your debit card will not be declined or blocked due to suspicious activity, especially if traveling internationally!

NO CREDIT? NO PROBLEM!

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



Take that Dream Vacation today with IRFCU's Vacation Loan!

Vacations Loans Available up to \$5,000.00!
Call the Credit Union for Details!

Missing Important Announcements?

Verify that the Credit Union has a valid email address for you, so you do not miss important credit union information and updates sent out to members.



3rd Quarter Loan Rates 2025

| Loan Type | APR* As Low As |
|-----------------------------|----------------|
| New Auto | 4.50% |
| Used Auto | 5.50% |
| New Boat | 5.50% |
| A Plus | 6.50% |
| 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.

3rd Quarter Dividends 2025

| | RATE |
|--------------------------------------|------|
| Regular Shares | .25% |
| Share Drafts | .10% |
| Money Markets (\$2,500 - \$9,999.99) | .50% |
| (\$10,000 - \$19,999.99) | .60% |
| (\$20,000 - \$49,999.99) | .70% |
| (\$50,000 - \$99,999.99) | .75% |
| (100,000 and over) | .85% |
| Christmas Club | .50% |
| IRA accounts | .50% |

Term Share Acct Rates, effective 01/01/2025

| | |
|----------|-------|
| 6 month | 4.50% |
| 12 month | 4.50% |
| 18 month | 3.00% |
| 24 month | 3.25% |
| 36 month | 3.50% |

\$1,000 minimum deposit for term share accounts. Rates subject to change. Please visit our website for updates. Call the office for terms and fees regarding these accounts.

PROTECT YOUR DEBIT CARD TODAY!!

An easy-to-use mobile app that puts the power to protect your debit card in your hands. Simply use the app to turn your card off or on in real time and customize your card by setting permissions. Download **Card Suite Lite** free from your app store today!



SECURLOCK EQUIP WILL END OCTOBER 22 & BE REPLACED BY CARD SUITE LITE.

SecurLOCK Equip is changing to

Card Suite Lite

Putting the power to control your card in your hands...**no matter where you are!**

FREEZE OR UNFREEZE YOUR CARD.

CONTROL WHERE YOUR CARDS CAN BE USED.

RECEIVE INSTANT ALERTS.

GET SPENDING INSIGHTS.

DOWNLOAD CARD SUITE LITE FREE FROM YOUR APP STORE.

Card Suite LITE

STAFF

Angel Roberts, CEO/Manager
Shelly Maise, Assistant Manager
Patrice Francois,
Member Services Rep/Loan Officer

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

SUPERVISORY COMMITTEE

Ebony Hutson, Chairperson
Brian Aldrich Tracy Clark
Angelle Baudier Gina Perez

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@irfcuno.com • www.irfcuno.com

2025 Office Closings

Friday, July 4th
Independence Day

Monday, September 1st
Labor Day