

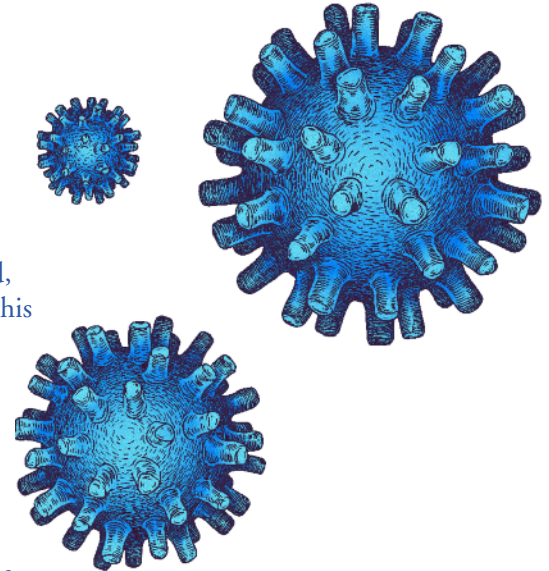
COVID-19 Concerns

IRFCU is very closely monitoring the changing developments associated with COVID-19. We take the health and safety of our members and employees very seriously. We are also diligent in our commitment to be there for you in these extenuating times.

We are here to support you and are working hard to provide you with uninterrupted, dependable service while maintaining daily operations to the fullest extent. During this time, we encourage you to use our digital tools to access your accounts. Please make sure you are enrolled in our Home Banking platform at www.irfcuno.com. If you are already enrolled, please test your log in information. You may also want to download our Mobile Banking App and enroll in the Remote Deposit service. Shared Branching is also available and most Shared Branching locations have a drive thru option. These tools are FREE to every member!!

We are also aware that some of our members may experience a financial hardship as a result of COVID-19. If you are impacted, please contact the credit union to discuss how we can help. You can call us at 504-523-3756 or email us at irfcu@bellsouth.net.

We will be sending out information as this situation evolves. At this time, we encourage you to make sure your personal email address is on file with the credit union. Any updated information or changes to operations will be sent via email and posted on our website.



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

Rates as low as
2.99*% APR**

on all NEW auto purchases and auto refinances.

Rates as low as
3.99*% APR** on all USED auto purchases and auto refinances.



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.

POSTPONED!

Unfortunately due to the current COVID-19 situation IRFCU's 83rd Annual Meeting has been postponed for everyone's safety until further notice. We will send out information on the rescheduled event once it is confirmed.

EXTENDED until June 30, 2020!!!



Members of 5 years or more will receive a 1.00% discount on the interest rate of new loans financed through June 30, 2020 or take advantage of a 0.50% discount on new mortgage loans financed through June 30, 2020.

*Excludes Line of Credit Loans.

1st Quarter Loan Rates 2020

1st Quarter Dividends 2020

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.

	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.

THANK YOU!

IRFCU's Board of Directors and Staff would like to thank Sheriffo Tambajang for his service on the Supervisory Committee!

We appreciate all you have done for the committee!!

Congratulations

Congratulations to Ebony Hutson on being appointed as the Chairperson for the Supervisory Committee by the Board of Directors! We would also like to welcome our newest committee member, Donald Thomas!

2020 Office Closings

Monday, May 25th
Memorial Day

Friday, July 3rd
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

Ebony Hutson, Chairperson
Brian Aldrich Donald Thomas
Tracy Clark Katherine Young

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 also eligible to take advantage of all the great benefits having a credit union brings! So spread the word and help them make the smart choice of becoming an IRFCU member today!



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

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