



# IREFCU RevNews

## MARCH 2017

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**HOURS:**  
Mon.-Fri. 8:00 -12:45

### DIVIDEND RATES

	RATE	APY
Regular Shares	.75%	.752%
IRA	1.00%	1.004%

The credit union strives to give back to its membership through higher savings rates and lower loan rates.

\$ IRA Contribution Reminder \$  
It's not too late to make IRA contributions for 2016!  
April 18, 2017 deadline.

### INSTANT LOANS

We offer instant loans to meet emergency need or to take care of other year end expenses:

- **No credit check!**
- Same day lending.
- Maximum amount as high as \$2,000.
- Up to 12 months.
- Must have Direct Deposit or Payroll Deduction Payments.
- 2 loans per year maximum.
- Must pay prior instant loan off in full, prior to applying for a new loan.

### FIRST MORTGAGES

Mortgage rates are rising!

IREFCU offers 10-15 year first mortgages as low as 3.25% for Primary Residence. \$1000.00 or 1.00% origination.

If you currently have your 1<sup>st</sup> Mortgage with us, we also offer 2<sup>nd</sup> Mortgages.

30 year mortgages also available through our partners, CUCompanies, with low closing cost , low down payment .

Call today for current rates.



### Upcoming Holidays & Early Closing

Memorial Day – Monday, May 30th  
Friday, June 30<sup>th</sup> we will close at 9:30 a.m.  
to post dividends and prepare quarterly statements.

### Board of Directors

Wayne Weddington, President • Lorraine Miller, Vice President • Vance Dixon, Treasurer  
• Connie Doyle, Secretary • Shirley Forbes • Stephen Roberts • Tim Boyles  
• Frank McClanahan, III • Timothy Driscoll

### Loan Type

New Auto Loan – get that new car smell.  
100% financing up to 84 months.

Used Auto Loans – our specialty.  
100% of NADA retail financing up to 60 months

New Boat Loan – make a splash.  
80% financing of sales price up to 60 months

Used Boat Loan – fish for a great rates.  
80% financing of sales price up to 60 months

New and Used Motorcycle Loans-  
80% financing of sales price up to 60 months

Recreational Vehicles Loans-  
80% financing of sales price up to 60 months

Signature Loans-  
Maximum \$20,000.00 unsecured credit with IREFCU, up to 48 months.

VISA- 10.9 % APR

New & Used Vehicle up to 24 months, as low as 1.75%

up to 48 months, as low as 2.25%

up to 60 months, as low as 2.75%

New Vehicle up to 84 months, as low as 3.00%

Instant Loans 12 months at 18.00%

Share Secured 3.00%

Signature Loans up to 12 months, as low as 5.00%

up to 24 months, as low as 5.00%

up to 48 months, as low as 8.00%

Recreational, Boat or Motorcycle

up to 36 months, as low as 3.25%

up to 48 months, as low as 3.50%

up to 60 months, as low as 4.00%

Your IREFCU staff Cecil, DeDe & Pat

