

The advertisement features a dark red vertical banner on the left side with white text. The background of the entire page is a soft-focus photograph of pink cherry blossoms against a clear blue sky. The text on the banner is centered and reads: "SPRING INTO SUMMER" at the top, followed by a dashed line, then "LOAN SPECIAL" in large, bold letters. Below that is "UP TO \$4,000.00 FOR 18 MO. AS LOW AS 8.99%\*" with another dashed line. The dates "STARTS MAY 1, 2020 TIL AUGUST 31, 2020" are listed next. A small asterisked note follows: "\*ANNUAL PERCENTAGE RATE. UPON APPROVAL, SOME RESTRICTIONS MAY APPLY\*". The bottom of the banner reads "Pre-Existing Loan Special Refinance Fee \$50".

SPRING INTO SUMMER

LOAN  
SPECIAL

UP TO \$4,000.00 FOR 18 MO.  
AS LOW AS 8.99%\*

STARTS MAY 1, 2020 TIL  
AUGUST 31, 2020

\*ANNUAL PERCENTAGE RATE. UPON APPROVAL,  
SOME RESTRICTIONS MAY APPLY\*

Pre-Existing Loan Special  
Refinance Fee \$50

Considering recent events, we are skipping the month of May Loan Payments, which will extend the final loan payment by an additional month to accommodate this loan extension continuing accrual of interest. No fee.

*If you wish to opt-out of the skip payment for the month of May, please notify us before May 14<sup>th</sup>.*

*\*only current up-to-date loans qualify for the loan extension\**

Our top priority at ILA LOCAL 1235 FCU is your health and wellness — it's the foundation of everything we do. Due to the COVID-19, we will be out of the office but still working remotely to serve our members. You will be able to contact us **VIA Email [info@ila1235fcu.com](mailto:info@ila1235fcu.com)** or **VIA Text 973-344-8660**.

We will be available during regular business hours 9AM - 3PM (Monday - Friday)

1. If you have a debit card, you will have access to your account.
2. If you have a reloadable debit card and need funds loaded on your card, just email or text us.
3. If a check request is needed, you can request either by email or text. Please be patient during this time, we try to fulfill all check requests within a 24-hour period.
4. For Loan Requests, please log onto the website **WWW.ILA1235FCU.COM** and click on **FORMS**, drop down to **loan application** and fill it out. Once loan request is submitted, please give us 24-hours to contact you.

If you are still in need of any of our debit cards and or checking account, you can still inquire by email or text.

*As this situation continues to evolve, we will update you with any additional changes. In the meantime, stay healthy and safe – we will get through this together. Please help spread the word to other members. Thank you!*