

Looking for ways to fight Inflation? We've got you covered.

Inflation can significantly impact your life, especially if you are on a fixed income or have to budget carefully. Inflation is the loss of purchasing power of hard earned money and over time each dollar you have will buy less and less. We understand this can be problematic for our members. We are all feeling the pinch!

You can protect yourself from inflation by taking advantage of Independent products that benefit from rising rates, such as certificates of deposit and money markets. We also offer multiple-tier certificates of Deposit that allow you to grow your money safely over time. Other ways to invest and plan is to lock into a low fixed-interest rate loan. We offer short-term loan options designed to help build your credit and get you through the hard times. Also consider depositing into an interest-bearing savings account. A common misconception is that time is wasted if large amounts aren't regularly deposited. Not true! Every little bit helps save for a rainy day and can add up over time. Financial education is also a great way to educate yourself and keep your head above water. Independent's partnership with Zogo will help you navigate and learn about your finances. Zogo offers bite-sized modules in over 20 different categories you can work through at your own pace. Independent Federal Credit Union has got you covered and we're here to help! Reach out to us and let us help you navigate these difficult times.



We now partner with the app that pays you to learn financial literacy. Download Zogo today.

Enter access code:

IFCU

On the move? Don't forget to alert us to your new address.

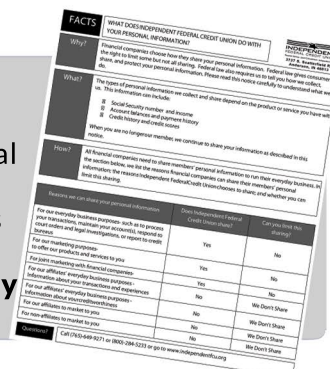
For your protection if you move, please contact us to change and update your address. Simply changing your address can also help us protect your financial information from identity thieves, and make sure you continue to receive critical correspondence from us. Financial Institutions must verify the identity of anyone wishing to conduct financial transactions. This is not only to protect you, our valuable members; but is also a provision of the USA Patriot Act, also known as the Customer Identification Program. Help us to help you, it's what we do!

Privacy Policy

Our website provides a copy of our PRIVACY POLICY regarding personal Information.

You may request a copy by calling us at 765-649-9271 or 800-284-5233.

Click HERE to link directly to a copy of our Privacy Policy.



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@IndependentCreditUnion



Independent Federal Credit Union



Whether you are in the market for a new or used vehicle, or a new home; we can help! Applying for a loan is easy! **Apply Online** or call us at 765-649-9271.



Tips to Drive Away Happy

Shopping for a new vehicle can be stressful. Independent wants you to know we are here to help with some tips to make a smart deal. When the time comes for a new or used car think about what make and model fits your lifestyle and budget. Do your research so you will be less likely to feel pressured into making hasty or expensive decisions and be more likely to get a better deal on the vehicle you want.

Shop around to get the best possible price. Feel free to contact us to help you get pre-approved and to help make the best comparisons.

Plan to negotiate on price. Dealers may be willing to work with you to negotiate the difference between the manufacturer's suggested retail price (MSRP) and the invoice price. Negotiating can save you money and will affect your monthly payments.

Avoid the pressure of buying a car on the spot. Consider ordering your new car if you don't see what you want on the dealer's lot. This may involve a delay, but you will end up with the vehicle you want. If you do have some wiggle room, dealers often want to sell their current inventory and you may be able to negotiate a good deal on an in-stock vehicle that meets your needs.

Here's an important tip. If you have a trade-in vehicle, discuss the trade-in value only after you've negotiated the best price on your vehicle. Don't forget to find out what your current vehicle is worth before you begin looking for your new vehicle.

The Loan Experts at Independent Federal Credit Union want you to enjoy your ride with the best possible financing for your situation. Contact us before you kick the tires and we will help get you the confidence and information you need to drive away happy.



trunk or treat

Save the date & plan
to join us!

**Tuesday,
October 29
6-8pm**

3737 S Scatterfield Rd. Anderson
@ Independent Federal Credit Union

Mark your Calendars.

Our branch will be **CLOSED** to honor the following Holidays:

Independence Day	TH	July 4	Thanksgiving	TH	November 28
Labor Day	M	Sept 2	Thanksgiving	F	November 29
Columbus Day	M	October 14	Christmas Eve	Tu	December 24
Veteran's Day	M	November 11	Christmas	W	December 25
			New Year's Eve ½ Day	Tu	December 31
			New Year's Day	W	January 1

Rates as low as
7.00% APR*
12 Months

8.00% APR*
24 Months

FEE SCHEDULE

CHECKING/SAVINGS

New Account Opening	FREE
Initial Deposit [Minimum]	\$5.00
Basic Checking	FREE
Rewards Checking	\$5.00
Minimum Balance Fee	\$3.00/Month
<i>[Total Savings below \$250 avg. daily balance]</i>	
Check Copy	\$4.00/Item
Stop Payment [Add or Remove]	\$35.00/Item
NSF Checks/ACH/Return Items	\$35.00/Item
Courtesy Pay/Overdraft Items	\$35.00/Item
Overdraft Protection Transfer	\$4.00/Transaction
Early Account Closure Fee	\$5.00
<i>[If account closed within 180 days of open date]</i>	
Reinstatement of Account	\$10.00
Return of Deposited Cash Items	\$15.00/Item
Redeposited Items	\$5.00/Item
Account Reconciliation/Research Fee	\$25.00/Hour
<i>[After first 30 minutes]</i>	
Copy of Statement on Letterhead	\$5.00/Month
Dormant Account Fee	\$10.00/Month
<i>[If inactive one year or more]</i>	
Account History Printout	\$1.00/Page
Verification of Deposit	\$5.00/Request
Counter Checks - 4 per page	\$2.00/Page

ELECTRONIC SERVICES

Virtual Branch Online Banking	FREE
<i>[Opting into e-Statements]</i>	
<i>[\$2.00/Month with paper statements]</i>	
Virtual Branch Online BillPay	\$2.00/Month
Mobile Banking	FREE
Mobile Check Deposits	FREE
<i>[With Mobile Banking enrollment]</i>	
Direct Payment via ACH	FREE
ACH Revoke/Stop Payment	\$35.00
e-Statements	FREE
ART [Auto Response Phone Access]	FREE
Phone Transfer	\$1.00/Inquiry
Manual Phone Balance	\$1.00/Inquiry

ATM/DEBIT CARDS

Annual Fee	NONE
Replacement Card Fee	\$5.00/Card
Instant Issue Replacement Card	\$10.00
Debit Card Reactivation Fee	\$10.00
<i>[When exceed limit]</i>	
ATM Foreign Machine	\$2.00/Transaction
Alliance One Network Transactions	FREE
Shared Branch Usage Fee	\$2.00

EFFECTIVE 7-1-2024

COMMON FEES

Official Checks and Money Orders	
<i>[Member]</i>	\$5.00/Item
Mortgage Payoff Letter	\$25.00
HELOC Processing Fee	\$50.00
Release of Mortgage	Varies
Coin - No longer necessary to wrap.	Varies
<i>[Calculated on Total- 2% for Members, 5% non-Members]</i>	
Copy Machine	\$0.25/Page
Fax Transmit	\$1.00/Page
Bad Address	\$5.00/Month
Collection Fee/Negative Accounts	\$15.00
Notary	\$2.00/Page/Signer
Litigation Fees	\$50.00
Attorney Research Fee	\$50.00/Hour
Tax Levies, Garnishments	\$20.00/Each
Check Cashing Fee <i>[Non-Member]</i>	\$5.00/Item
Foreign Item Check Processing	\$10.00
Reg 'D' Fee	
\$5.00/Transaction	
<i>[Per violation after six in a month]</i>	

SAFE DEPOSIT BOX RENTAL

3 x10	\$25.00
5 x10	\$40.00
10x10	\$70.00

Key Replacement	Cost of Locksmith
Drilling of Box	Cost of Locksmith

WIRE TRANSFERS

Wires Incoming/Outgoing	\$25.00/Wire
Western Union Domestic Wires	\$30.00/Wire



Download by searching 'indep' in your favorite app store

765-649-9271
independentfcu.org

Lobby Hours

Monday, Tuesday	9:00 AM - 5:00 PM
Wednesday	10:00 AM - 5:00 PM
Thursday, Friday	9:00 AM - 5:00 PM



3737 S. Scatterfield Road
 Anderson, Indiana 46013

Drive-Up Hours

Monday, Tuesday	9:00 AM - 5:00 PM
Wednesday	10:00 AM - 5:00 PM
Thursday	9:00 AM - 5:00 PM
Friday	9:00 AM - 6:00 PM