



A Brighter Financial Future Begins Here

Free Tools for Improving Your Financial Health

As a valued Member, your financial health is our priority. We've partnered with the trusted national non-profit GreenPath Financial Wellness to offer you **FREE** financial counseling, guidance, and educational resources. Financial wellness is a key to being able to pursue your dreams. Through our partnership with GreenPath Financial Wellness, we're connecting you with free tools and resources for improving your financial health. Call GreenPath today at 877-337-3399. Make informed financial decisions and find your path to a bright financial future. It's free, no-pressure, and 100% confidential.



Get out of debt.

If you have high-interest credit card debt, a GreenPath Debt Management Plan may be able to help you to lower your interest rates AND pay off debt faster.



Set a budget.

GreenPath can help you to set a budget and create a spending plan to work toward your goals.



Build credit.

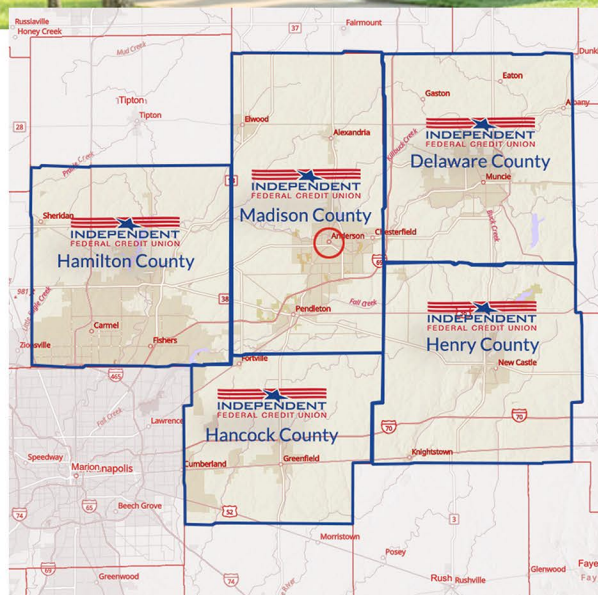
Learn how to better understand your credit report, dispute inaccurate information, and manage your credit score.



Get help with housing.

Housing experts provide support during the homebuying process or when you're struggling with rent or mortgage payments.

Take the first step and call GreenPath
free Financial Counseling



We've expanded! Independent now proudly serves **Madison, Hancock, Delaware, Henry, and Hamilton Counties**

Independent Federal Credit Union has expanded our charter and we now proudly serve Madison, Hancock, Delaware, Henry, and Hamilton Counties!

If you know someone who lives, works, worships, attends school, or participates in programs to alleviate poverty or distress in any of the **five counties** we now serve, then don't hesitate to recommend they become a member. It's easy to become an Independent member. Our Switch Kit supplies all the forms needed to become a member. Independent celebrates members with Personal Service, Local Commitment, and Independent Spirit. **Be Independent. Be Happy.**



Change is Good! Our Switch Kit Makes it easy. Click to access and share with someone you want to be Independent.



Be Independent. Be Happy.



Facebook/independentfcu



@IndependentCreditUnion



Independent Federal Credit Union

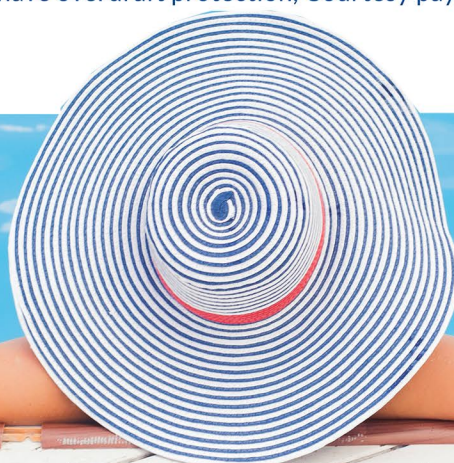
LIFE HAPPENS!

Independent Federal Credit Union understands unexpected overdrafts occur from time to time. That's where **Courtesy Pay** and **Overdraft Protection** can help. Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another deposit account.

Courtesy Pay allows you to overdraw your account, up to the disclosed limit for a fee, in order to pay a transaction. Even if you have overdraft protection, Courtesy pay is available as secondary coverage.



SUMMER FUN

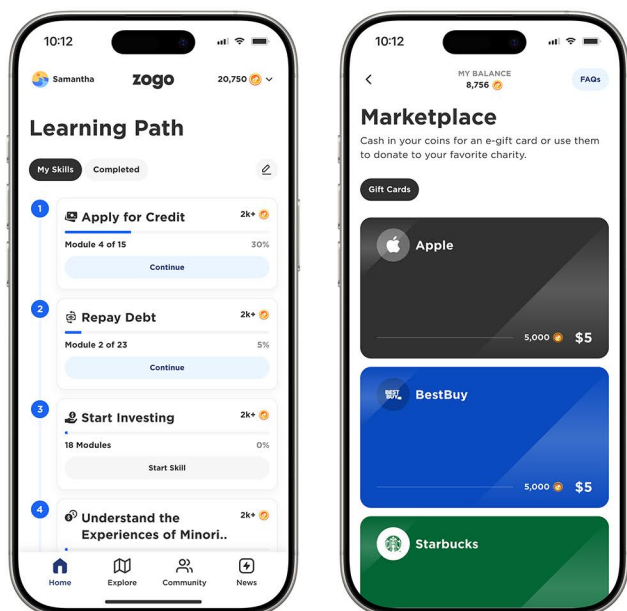


Rates as low as
7.00% APR*
12 Months
8.00% APR*
24 Months

*Annual Percentage Rate. Terms and conditions apply. Rates subject to change. Approval based on credit worthiness. Rates as of 7-1-25. Federally Insured.

Financial Education You'll Love To Learn

We have partnered with [Zogo](#) to help you learn financial literacy and earn rewards in the process!



With the app, you can:


- Learn personal finance with over 900 bite-sized lessons.
- Earn pineapples for each lesson learned, which you can redeemed for rewards from popular retailers.
- Compete with friends and family, to earn more rewards.


The Partnership

Your financial future has never looked brighter! Zogo takes the guesswork out of personal finance with clear, easy-to-understand lessons in the palm of your hand. While you learn, you'll earn rewards from some of the nation's most popular retailers.

Confused about taxes? Not sure what a 401(k) actually is? Want to learn how to invest? Don't worry — Zogo's got you covered!

Download the Zogo app now, and take control of your financial future.





We've teamed up with the app that rewards you for learning smart money moves.

Enter Access Code

IFCU

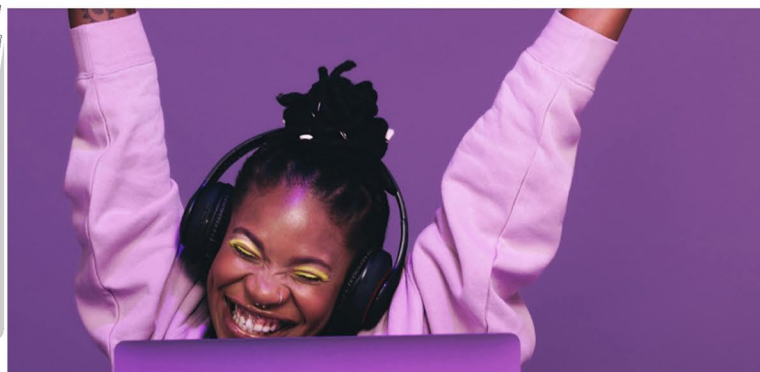
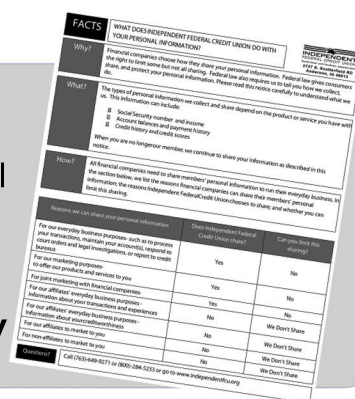
That feeling when the bills are paid.

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.



Independent. Happy.



MEMBERS

Member Appreciation Friday - August 1st 11 AM - 2 PM

It's no secret, we **Love** our Members!

We want to celebrate YOU! Join us on Friday, August 1st, from 11 - 2 for lunch and fun give-a-ways during our Annual Member Appreciation Event.

Be Independent. Be Happy.

Save the date & plan to join us for:

trunk or treat

**Tuesday,
October 28
6-8pm**

@ Independent Federal Credit Union



3737 S Scatterfield Rd. Anderson



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.



EASY•FAST•CASH

- Account Open at least 60-Days
- No Bankruptcy action in last 2-years
- Consistent Income for 12-months
- Direct Deposit Account
- 6-Month Terms with \$750 Minimum*
- NO Minimum credit score required

APPLY TODAY



*Terms and Conditions Apply. Approval based on Credit Worthiness. Federally Insured.



Mark your **Calendars**.

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

Independence Day	FR	July 4	Thanksgiving	TH	November 27
Labor Day	M	Sept 1	Thanksgiving	F	November 28
Columbus Day	M	October 13	Christmas Eve	W	December 24
Veteran's Day	TU	November 11	Christmas	TH	December 25
			New Year's Eve ½ Day	W	December 31
			New Year's Day	TH	January 1

ATMs, Online Banking, Mobile Banking and night deposit boxes are always open

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

Online Banking	FREE
e-statements	FREE
Paper Statements	\$2/Month
Online BillPay	FREE
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 7-1-2025

COMMON FEES

Official Checks and Money Orders	
<i>[Member]</i>	\$5.00/Item
Mortgage Payoff Letter	\$25.00
HELOC Processing Fee	\$149.00
Release of Mortgage	Varies
Coin - <i>No longer necessary to wrap.</i>	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
-------------------------	--------------

 **GreenPath**TM
financial wellness
free Financial Counseling

It's free, no-pressure, and 100% confidential.

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


INDEPENDENT
FEDERAL CREDIT UNION

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

