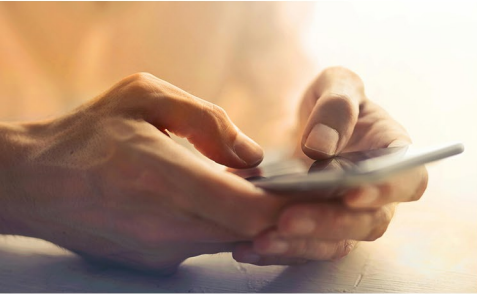


New Processing System Improves the way you Celebrate being Independent



All of us at Independent Federal Credit Union are **excited** to bring you our new **digital banking experience**. The new system will offer our great members enhanced features leading to improved, faster, and easier banking with Independent. You will notice enhanced mobile banking with **touch ID technology** and bill pay. An **improved** Online Banking experience with more alerts, options, and enhanced mobile statements that will allow you to easily view your E-Statements.

Here are some important things to note regarding the transition to the new system:

- Your Independent Account information will remain **safe** and intact throughout the upgrade process and beyond.
- Account numbers, automatic deposits, and withdrawals **will carry over**.
- Bill Pay will go down **1-27-25 at approximately 9 AM**.
Items scheduled up to 1-27-25 and through 1-31-25 will still be paid.
- The last day for our old system will be 1-31-2025. Our new system begins full operation on **2-1-25**.
- Automatic Bill Payments set up in the old system will be carried over to the new Online banking system.
Please verify all scheduled transactions and payees to confirm they carried over correctly and were paid as expected.
- ACH deposits, electronic transfers and direct deposits will still post to your accounts as normal.
- You may continue to use your ATM and Debit cards.
- Existing eStatement users should download all existing statements through December 2024 no later than 1-29-25.
- You will need to **re-enroll** for eStatements once you login to the new system.
- **Please bring your ID on your first visit to the branch as they will need to be scanned into the new system.**

We will be open and running on the new system on **Monday, February 3rd, 2025**. On launch day, the new system will be available to you on our website. Members will need to **delete the old app** and download the new app in the Android™ and Apple® App Stores. Search **IND FCU** to locate the new app.

Our Independent Staff will be at the ready to assist or answer any of your questions to help make a smooth transition for you. On behalf of the entire Independent team, **THANK YOU** for your continued patience and support.

Password Information

You'll need to create a new password when you first log in to the new system. It can be the same one you've used before - as long as it meets the new requirements:

- At least **8 characters** in length
- At least one **lowercase** letter
- At least one **uppercase** letter
- At least one **number**



[Click here to download a printable checklist](#)

Be prepared. Read on for more information, tips, and a checklist for a smooth transition.

Info to know! The following information points will help you be prepared to jump into our new banking system and transition easily.



Online Banking

Our new Online Banking service brings you a better and more convenient Online and Mobile Banking experience. The first time you access the upgraded Online Banking system, you will need your Online Banking user ID and temporary password.

- Click 'Enroll Now' button to begin activating your account. You will receive a one-time password and can immediately log-in. Once logged in you will be **required** to change your login ID and password.

(See Password tips on Page 1)

- Update your User ID. Your user ID uses an alpha-numeric combination. Your new user ID cannot be your account number.

Other features include:

- Set up stop payments at your convenience
- Block lost or stolen debit cards
- Easily view your joint accounts



Bill Pay

Our new Bill Pay service is now easier and more convenient than ever before.

- Login to Bill Pay through Online Banking and establish your security questions and answers.
- Scheduled bills will carry over to the new Bill Pay service. Please verify all information is correct.

- Existing payees will carry over and will need to be verified for accuracy.

- Account numbers, automatic deposits, and withdrawals will carry over.

Other features include:

- Easily create transfers to other financial institutions
- Make person-to-person transfers from your mobile device

Use this checklist for a smooth transition

To enroll in the new system you will be asked for the last four of your social security, your birth date, address street number, your email and mobile phone number. You will then receive a temporary password on your screen to proceed.



[Click here to download a printable checklist](#)

Step 1: Online Banking and Bill Pay

- Log into the new Online Banking:
Temporary ID = Member Account Number
Temporary Password will be provided once your identity is confirmed
- Set-up your alerts in Online Banking
- Create your new security questions for Bill Pay and Set-up your Payees in Bill Pay
- Re-enroll for eStatements

Step 2: Mobile App

- Delete your current independent FCU app
- Download your new mobile app (Search IND FCU)
- Log into the Mobile App using your new ID and Password you established in Online Banking

Step 3: Telephone Teller

- Call into the new Audio Response system (765) 649-9271 option#2.
ID = Member Account Number
Temporary PIN = Last 4 of your Social Security Number

Questions? We're here to help. Contact us here or call (765)649-9271

COMPASSION IN ACTION

Independent Federal Credit Union, along with the generosity of our great members, are putting 'Compassion in Action'. This year we implemented the Generosity Bin project. Each month we collect items benefiting community organizations, individuals, and families in need. The struggle is real, and we want to do our part to help.

This past year, we offered assistance with rent, food, clothing, and other emergency needs through The Society of St. Vincent de Paul. We also collected canned goods and non-perishable items to help with emergency food, clothing, and goods to benefit Operation Love Ministries, Inc. In addition, we were able to collect necessary items and gifts for the Anderson Scholar House to help them have a merrier holiday season.

Our Independent team put our work hats on and helped the Anderson Scholar House with some spring cleaning, and volunteered at Second Harvest Food Bank and Alternatives Incorporated. All organizations were grateful for the help and are always in need of volunteers. Independent rose to the challenge by packing and sorting food, cleaning and preparing facilities for those in need.

This past summer our Independent teams hit the streets to enact random acts of kindness throughout our great community.

We thanked Anderson City bus drivers and hung out at the bus stop giving out water, fruit, socks, and cash.

Our team purchased gas gift cards and coffee for patrons of Speedway and Walmart. In addition, we spent some time at a local laundromat providing a little extra cash to help get their laundry done.

And we're not done! In addition to the above, we will continue our efforts this year by partnering with The Christian Center, Stepping Stones for Veterans, the Madison County Humane Society, Willow Place, Helping Hands Food Pantry, Park Place Community Center Food Pantry, Anderson Schools, and Turn Away No Longer.



Pictured above are the wrapped gifts and items designated for Anderson Scholar House. These gifts and necessary items will help those in need and make their Christmas bright. Also pictured is a yard sign from students at Anderson Elementary Thanking us for helping keep their schools clean for healthy learning. Thank you Members and staff!

Skip-A-Pay!

Offer expires 1-31-2025

Take a month **OFF** from your loan payment

That feeling when the bills are paid.

Independent. Happy.



ANNUAL MEETING and Board Elections - April 29 - 5:00 PM

Each year the Nominating Committee recommends candidates to fill volunteer vacancies on the Board of Directors. Nominations may be made by petition, containing signatures and account numbers of 90 members. The petition must be submitted to the Credit Union by April 1, 2025. The nominee must have a willingness to serve if elected. Written statements of qualification and biographical information must accompany the nominee's petition. Petition forms are available at our branch. The following candidates are nominated for re-election to the Board of Directors:

➔ **Kenny Harte - 3 Year Term** ➔ **Connie Lodde - 2 Year Term** ➔ **Tyson Mangrum - 3 Year Term**

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:

- Martin Luther King Jr. Day - January 20
- Presidents' Day - February 17
- Good Friday [1/2 Day] - April 18
- Memorial Day - May 26
- Juneteenth - June 19
- Independence Day - July 4
- Labor Day - September 1
- Columbus Day - October 13

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

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

