



Do more in less time with Virtual Branch® Next online banking



Virtual Branch® Next will elevate your digital banking experience and will offer you finance services to better fit the way you live and work.

- **A more modern and responsive design** – Virtual Branch® Next will feature one-click access to all accounts, recent transactions, upcoming scheduled transfers, and bills.
- **Aligned Mobile and Online experience** – you will have a smooth interface experience via a smart phone, tablet or desktop.
- **Quick and Easy Bill Payments** – Quickly view upcoming bills and scheduled payments right from your online banking home page.
- **Smart Money Management Tools** – You will have a comprehensive view of your finances right from your online banking site or mobile app, and you will be able to access information to help set goals and make smart financial decisions.

Account balances, recent transactions, upcoming transfers, and upcoming bill payments are visible on the accounts page. Also accessible from the Accounts page are links to eStatements, Create Alerts, Transfer Money, Credit Card Account, and you can also Apply for a Loan.

Welcome to Virtual Branch® Next. Available to you from any device at any time in an always-on, always-connected digital world.

▶ Click to watch video

YOUR TIME

YOUR MONEY

YOUR CHOICE

Facebook/independentfcu

@IndependentCreditUnion

Independent Federal Credit Union



75 Years and Counting
1946 - 2021

2021 marks our 75th Anniversary and a celebration of our long history of Independent and strong members.

Independent Federal Credit Union was originally established as "Delco Remy Employees Credit Union", receiving a state charter in 1946. The credit union's name changed in 1956 to Independent Federal Credit Union.

Independent Federal Credit Union continually works to offer our great members a professional place to go for all of their financial needs. Striving to create a place with friendly service, respect, and community spirit. A place Members can be proud to call their financial home. We remain strong because of our great members, and for that we Thank You.

Mobile Deposit



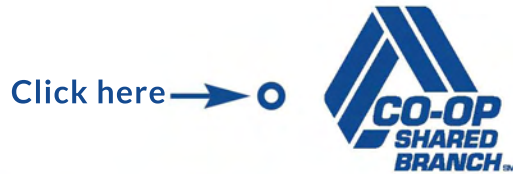
Click. Done.
Deposit from anywhere.
Opt-in at 765-649-9271 option 1

Travel worry-free with the power of Alliance One & Shared Branching

Experience the power of Alliance One. As part of Alliance One, we are proud to provide you with nearly 5,000 surcharge-free ATMs across the United States. Visit www.allianceone.coop to find an ATM near you, or access and download the Alliance One ATM locator app.



You can stay close to your credit union with CO-OP Shared Branching. CO-OP Shared Branches operates in branches of other credit unions, locally and across the country. They were established to serve members like you, every day, just as though you were visiting Independent right here at home. Just provide the teller at the CO-OP Shared Branch with your account number and a valid photo ID and you're on your way. It's that easy! They will access your account for you and process your transaction. On your travels visit this link co-opcreditunions.org/locator. Independent is ready to serve you at thousands of CO-OP branch and Alliance One fee-free ATMs nationwide.



So get packing, enjoy, and have peace of mind that Independent is never far away.

SUMMER FUN
Rates as low as **6.50% APR***
12 Months

*Annual Percentage Rate. Terms and conditions apply. Rates subject to change. Approval based on credit worthiness. Rates as of 7-1-21.

KEEP DRIVING
TRADE DOWN your loan interest rate.
RATES AS LOW AS 2.74% APR*

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*Rates are annual percentage rates (APR) and based on 66 Mo. A-Credit Rating. Rates offered as of 6-1-21. Normal lending qualifications apply. Only refinances from other institutions. Promotion not eligible for additional relationship pricing discounts. Rates subject to change at any time and are based on term and creditworthiness. Federally insured by NCUA.

Mark your calendar - we will be CLOSED on the following holiday dates:

Independence Day	Su/M	July 4 & 5	Thanksgiving	FR	November 26
Labor Day	M	September 6	Christmas Eve	FR	December 24
Columbus Day	M	October 11	Christmas	Sa	December 25
Veteran's Day	TH	November 11	New Year's Eve [½ Day]	FR	December 31
Thanksgiving	TH	November 25	New Year's Day	Sa	January 1

ATMs, Online Banking, TouchBanking™ 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
Saturday	9:00 AM - 12:00 PM [Drive-Thru Only]



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
Saturday	9:00 AM - 12:00 PM