



## You CAN take Independent with you wherever you go

Whether you are across town, traveling out-of-state or out of the country for work or pleasure, you can stay close to your credit union with CO-OP Shared Branching. Shared Branching gives you the freedom to access your credit union account nationwide. 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.

If you have your account number and photo identification, you'll have thousands of "home" branches you can access while you're traveling. No more out-of-pocket ATM fees, no more regional restrictions. Take advantage of Shared Branching and you'll have one less thing to worry about. Any CO-OP Shared Branch can take care of all your business, including deposits, withdrawals, transfers, balance inquiries and statement prints. 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.

We want to make it as convenient as possible to do business with us, and CO-OP Shared Branching give you convenience on a large scale. On your travels visit this link [co-opcreditunions.org/locator](https://co-opcreditunions.org/locator). Independent Federal Credit Union is ready to serve you at thousands of locations nationwide. Find a Shared Branch [HERE](#). Watch this [video](#) or visit our website to learn more.



## Surcharge-free ATMs are a win-win

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](https://www.allianceone.coop) to find an ATM near you, or download the Alliance One ATM locator app.

Experience the power of Alliance One. If you are planning a trip, use this [ATM Locator Link](#) to find an Alliance One ATM near you.



# Skip-A-Pay!

Click or call to see  
if your loan qualifies



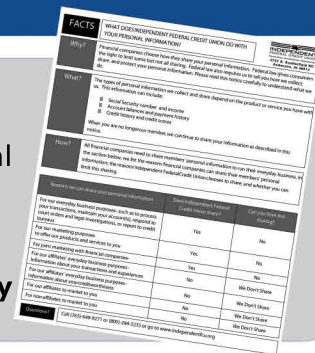
Whether you are in the market for a new or used vehicle, or a new home; we can help! Applying for a loan is easy! Apply online or call us at 765-649-9271.

## 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.



Federally Insured by NCUA



Thank You to our great members for your continued patience as we continue to follow CDC and state guidelines regarding COVID-19. As our lobby remains closed to the public, our drive-thru service offers you everything you need to get your banking done. We are still answering phones to help you conduct your financial business and to assist you should an appointment be necessary. Our electronic services offer you full access to your accounts and are the safest way to continue to social distance. [Click here](#) to view our Mobile and electronic options. Below is a reference guide to help guide you in getting what you need to be done with as little hassle as possible.



Withdrawal Money	ATM • Drive-up
Deposit my Check	Mobile App • Drive-up • ATM Night Deposit • Mail
Apply for a Loan	Online • Call 765-649-9271
Apply for a Mortgage	Online • Call 765-649-9271
Make a Loan Payment	Online • Drive-up • ATM Night Deposit • Mail • Call
Safe Deposit Box	By Appointment
Wires	Call 765-649-9271
Debit or Credit Card Services	Call 765-649-9271
General Questions	Contact us online • Call 765-649-9271



### Madison County charities benefit from giving efforts

This year presented us with challenges, as well as many individuals and organizations in need. Our generous members and giving staff offered charitable donations throughout Madison County. Together, we were able to aide the Anderson Youth Center, Dove Harbor Shelters for Women, Church Street Commons, the Animal Protection League, Harter House, Stepping Stones for Veterans, and Life Stream Services for the elderly. Although we wish we could alleviate the suffering and hardships for everyone, we spread our donations around to help as many as we could. We will continue the efforts to help make these unprecedented times a little bit better for those in need.

## ANNUAL MEETING and Board Elections - April 27 - 5:30 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, 2021. 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:

**Richard Mains** - A Vietnam Combat Veteran, Mains is a devoted family man and avid car collector. Mains joined the Supervisory Committee as a volunteer in 2012 and was first appointed to the board in 2015. Retired from GM, Mains has been a devoted Independent member for over 45 years.

**Jake Brown** - Brown joined the Supervisory Committee as a volunteer in 2016 and was appointed to the board in 2020. After several years of service, Brown has been named Chief of Police for the Anderson Police Department, and recently became a new father.



### Mark your Calendars.

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

- New Year's Day - January 1
- Martin Luther King Jr. Day - January 18
- Presidents' Day - February 15
- Good Friday [1/2 Day] - April 2
- Memorial Day - May 31
- Independence Day - Observed Monday, July 5

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

Virtual Branch Online Banking	FREE
<i>[With e-Statements]</i>	
<i>[\$2.00/Month without e-statements]</i>	
Virtual Branch Online BillPay	\$2.00/Month
Mobile Banking	FREE
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	\$15.00
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 1-1-2021

### COMMON FEES

Official Checks and Money Orders	
<i>[Member]</i>	\$5.00/Item
<i>[Non-Member/Third Party Check]</i>	\$10.00/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
Litigation Fees	\$50.00
Attorney Research Fee	\$50.00/Hour
Tax Levies, Garnishments	\$20.00/Each
Check Cashing Fee	\$5.00/Item
<i>[Non-Member]</i>	
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
International Wires	\$50.00/Wire

DOWNLOAD OUR APP



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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
Saturday	9:00 AM - 12:00 PM [Teller Transactions 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