

Celebrating 80 Years of Community. 80 Years of You.

For 80 years, Independent Federal Credit Union has been more than a financial institution—we've been a trusted partner, a neighbor, and a proud part of the communities we serve. Since 1946, we've grown alongside generations of members, helping individuals and families achieve financial freedom while remaining committed to personal service, and community involvement. While much has changed over the years, one thing has remained the same: **our dedication to the members who make Independent Federal Credit Union what it is today.**

As we celebrate our 80th Anniversary, we're taking time to reflect on the relationships, milestones, and memories that have shaped our story. From our roots serving Delco Remy employees to becoming a community-focused credit union serving five counties, our success has always been built on the trust and support of our members. Most importantly, we're celebrating the people who have made these 80 years possible—you.



*Independent Federal Credit Union was honored to receive recognition from the Madison County Alliance for celebrating 80 years of service to our great members.
1946 - 2026*



80 YEARS OF COMMUNITY. 80 YEARS OF YOU.

Throughout the year, we've been connecting with our communities through special events, partnerships, financial education initiatives, and outreach opportunities reflecting our ongoing commitment to the people we serve.

Thank you for being part of our story. Here's to 80 years of community, 80 years of you, and many more years of helping our members achieve financial freedom. Be Independent. Be Happy. Celebrating 80 Years Since 1946



Have you met INDE!?
Our New shining Credit Union Star!
Inde is ready to help -
Anytime, Anywhere, 24/7.
No waiting, no hassle.

Investing in Our Communities, One Connection at a Time

At Independent Federal Credit Union, community involvement is more than something we do—it's who we are. Throughout 2026, our team has been actively engaged throughout Madison, Delaware, Henry, Hancock, and Hamilton counties, building relationships, supporting local organizations, and creating opportunities to make a positive impact in the communities we serve. And, we're not done.

This year, IFCU hosted our first-ever Easter Egg-stravaganza, a free community Easter event that welcomed local families for a morning of fun, activities, and connection. In addition, we have participated in a variety of community events and outreach initiatives.

Our team connected with community members at the Ascension St. Vincent Pro-Am Golf Outing, shared resources with seniors and caregivers at LifeStream's Aging Well Conference, introduced students to career opportunities during Build Your Future Trades Day at Pendleton Heights Middle School, and supported local families through Anderson Elementary's Literacy Nights and Family Carnival.

We also had the opportunity to invest in the future workforce by partnering with Anderson District 26 Career Center and Anderson High School during their annual College and Career Fair, helping students explore career paths, financial wellness, and future opportunities.

In addition, our team has remained active in local chambers of commerce, school partnerships, nonprofit organizations, and community events throughout our field of membership.

Giving back remains an important part of our mission. This summer, IFCU proudly partnered with Heart of Indiana United Way's Community Diaper Drive to support local families in need. Through the generosity of our employees, members, and community supporters, we collected essential items that will directly benefit families across our communities.

Beyond individual events, IFCU continues to build meaningful partnerships with local businesses, health-care organizations, schools, nonprofit agencies, and community leaders. These relationships allow us to identify community needs, support local initiatives, and find new ways to serve the people who make our communities stronger.

As we celebrate our 80th Anniversary in 2026, we are reminded that our success has always been rooted in community. Since 1946, IFCU has remained committed to supporting our neighbors, investing locally, and helping members achieve financial freedom. While much has changed over the past eight decades, our dedication to the people we serve remains the same, and stronger than ever.

Thank you for being part of our story. Whether you attend an event, participate in a financial education program, support a community fundraiser, or simply choose IFCU as your financial partner, our great members play an important role in helping make these efforts possible.

Together, we are building stronger communities—one connection at a time. Together, we are Independent.



— 80 YEARS OF COMMUNITY. 80 YEARS OF YOU. —

Clockwise: Egg-stravaganza Easter Event, Ascension St. Vincent Pro-Am Golf Outing Sponsorship table, Lifestream Aging Well Conference, Central Indiana United Way Community Diaper Drive, Literacy Night & Family Carnival fun.



Stay Cool and Save: Easy Ways to Cut Your AC Costs



Summer's finally here! While those sun-soaked days feel amazing, your energy bill might not. Air conditioning accounts for about 19% of a U.S. household's electricity usage – that's nearly one-fifth of your bill going to cooling alone. Thankfully, there are plenty of ways to trim those costs without sacrificing comfort. Here are some tips from our GreenPath Partner to help you budget a cooler summer.

1. Get Smart with Shade & Ventilation

Keep blinds or curtains closed during peak sun hours to block heat at the source. A set of blackout curtains can shave off a few dollars from your bill. If the nights dip cooler, open windows to invite a natural breeze. And once the morning warmth rolls in, shut those windows quickly to trap the freshness inside.

2. Try Fans Before Cranking AC

Fans are AC's less expensive sidekicks. A ceiling fan rotating counterclockwise pushes cool air down, letting you raise the thermostat by a couple of degrees with little loss of comfort. If you don't have ceiling fans, desktop or box fans can still help.

3. Seal the Deal on Leaks

Wasted energy is money flying out of cracks and poorly sealed windows or doors. Even just sealing window perimeters and door frames can cut your cooling bills by 10%-20%.

4. Wildly Efficient Maintenance

Clean or change your AC filters every one to three months. Clogged filters force your system to work harder, which drives up usage and shortens its lifespan. Also, consider a professional AC tune-up every spring. Systems that aren't serviced can lose efficiency over time, costing you more energy.

5. Install a Smart Thermostat

Set programmable thermostats to gently raise the temperature when you're away or asleep and cool down right before you return. According to the U.S. Department of Energy, "You can save as much as 10% a year on heating and cooling by simply turning your thermostat back 7°-10°F for 8 hours a day from its normal setting."

6. Seal and Clean Your Ducts

If you have central air, leaky or dusty ducts could be wasting the conditioned air you're paying for. A professional duct-sealing and cleaning service is well worth it – and could pay for itself in energy savings in just a year or two. No single trick is a silver bullet; however, when combined, these tips can significantly dial down your energy usage.



877-337-3399

free Financial Counseling

A large, stylized graphic with the words "SUMMER FUN" in bold, orange, sans-serif capital letters. The letters are set against a bright yellow sunburst background.

Make your Summer Dreams a Reality! Apply today and make all your sunny, summer dreams come true!

80 Year Celebration Special Offers

EARN \$80 IN 80 DAYS

Celebrate Independent FCU's 80 years with a new checking account!

IT'S SIMPLE!

Open a Checking Account

Get Direct Deposit.

Enroll in eStatements.

Keep your account in good standing for 80 days.

THAT'S IT!

Visit Us Today in Branch or Online

Learn how we can help with your financial freedom!

\$80 incentive available to new checking account members who open a qualifying checking account between July 1, 2026 and July 31, 2026, enroll in eStatements, and establish recurring direct deposit. A qualifying direct deposit must be received within 80 days of account opening. Account must remain open and in good standing throughout the qualification period. The \$80 bonus will be deposited into the qualifying checking account and will become available after the 80-day qualification period, provided all requirements have been met. Limit one bonus per member. Membership eligibility required. Bonus may be reported as dividends/interest and may be subject to tax reporting. Offer subject to change or termination without notice. APR = Annual Percentage Rate. APY = Annual Percentage Yield. Savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. Fees may reduce earnings on the account. Terms and conditions apply. Federally Insured by NCUA.

We are celebrating 80 Years and we want to share our excitement with you by offering you these special 80 Year limited time offers!

Open a checking account, get rid of that high-rate auto loan, take out a personal loan for that project, or vacation you have been putting off, or pull the trigger on your new dream home.

Now is the time to take advantage of 80 Years of you!

Be Independent. Be Happy.
Live Happy.
Drive Happy.

LOWER YOUR RATE. FILL YOUR TANK.

RECEIVE AN 0.80%
APR RATE DISCOUNT
+ \$80 GAS CARD

MOVE YOUR AUTO LOAN
TO IFCU AND SAVE!

Not a member? JOIN TODAY!

Membership eligibility available in Madison, Delaware, Henry, Hancock & Hamilton Counties.

Receive a rate reduction of up to 0.80% APR off Independent Federal Credit Union's current qualified auto loan refinance rates on eligible vehicle loans refinanced from another financial institution. Member must refinance an existing vehicle loan currently held with another lender. Rate reduction, loan approval, and final APR are subject to creditworthiness, collateral qualifications, loan-to-value requirements, term, and underwriting guidelines. Existing Independent Federal Credit Union auto loans are not eligible. Loan must close between July 1, 2026 and July 31, 2026. One \$80 gas card will be provided per qualifying refinanced auto loan. Membership eligibility required. Offer subject to change or termination without notice. APR = Annual Percentage Rate. Auto loans are based on the vehicle. Rate may vary based on credit history, creditworthiness, and other underwriting factors. Rates and terms subject to change without notice. Terms and conditions apply. Federally Insured by NCUA.

Borrow More. Worry Less.

Borrow \$8,000 or More
and Receive an \$80 Gas Card



Perfect for:

Vacations • Home Improvements • Unexpected Expenses
• Major Life Events

Not a member? JOIN TODAY!

Membership eligibility available in Madison, Delaware, Henry, Hancock & Hamilton Counties.

\$80 gas card available with new consumer loans of \$8,000 or greater funded between July 1, 2026 and July 31, 2026. Eligible loan types include personal loans and other qualifying consumer loans. Excludes real estate loans and refinances of existing Independent Federal Credit Union loans. One gas card per qualifying loan. Membership eligibility required. Subject to credit approval, underwriting guidelines, and loan qualifications. Offer subject to change or termination without notice. APR = Annual Percentage Rate. Rate may vary based on credit history, creditworthiness, and other underwriting factors. Rates and terms subject to change without notice. Terms and conditions apply. Federally Insured by NCUA.

Come celebrate with us July 2nd for our 80 Year Anniversary Member Appreciation Celebration! We're having a Cookout and Give-a-ways!



INDEPENDENT
FEDERAL CREDIT UNION
1946 - 2026

80 YEARS OF COMMUNITY. 80 YEARS OF YOU.



Celebrating 80 Years with
Home Financing Savings.

\$800
OFF

MORTGAGE & HELOC
CLOSING COSTS!

APPLY OR CLOSE IN JULY!



\$800 closing cost credit available on eligible mortgage loans and home equity lines of credit (HELOCs) with an application submitted between July 1, 2026 and July 31, 2026, or loans scheduled to close between July 1, 2026 and July 31, 2026. Eligible HELOCs must include an initial advance of at least \$5,000 at closing. Subject to credit approval, underwriting guidelines, and property eligibility requirements. Credit will be applied at closing and cannot exceed actual closing costs. Membership eligibility required. Offer cannot be combined with other mortgage or home equity promotions unless otherwise approved by Independent Federal Credit Union. Offer subject to change or termination notice. Rate may vary based on credit history, creditworthiness, and other underwriting factors. Rates and terms subject to change without notice. Consult a tax advisor regarding the deductibility of interest. Equal Housing Lender. Federally Insured by NCUA. NMLS #807802.

EXCITING NEW PRODUCTS



9 New Fee Free ATMs with Casey's & Costco Partnership

We have expanded our ATMs to make it more convenient for all members. Click [HERE](#) to see all of our ATM locations. Members also have access to nearly 5,000 ATM locations in 49 States, with the power of Alliance One.



Open a Make Cents Savings Account

Automatically round up your debit card purchases and add the change to your savings account at the end of every business day. Save for a rainy day! Requires Enrollment.

Debit Card Enhancements coming soon!

Along with **Contactless Tap Cards**, you can look forward to:

- U Choose CashBack Rewards
- Card Management Services - take control of your card with Card Hub Valet. Turn your card on and off, report a lost or stolen card, set alerts, manage your pin, and more!
- Digital Wallet - Apply Pay®, Google Pay™, and Samsung Pay™



Early ACH Posting

Get paid early with Early Pay ACH [Direct Deposit]. Here's how it works. Your ACH deposit (Tax refund, paycheck, PayPal credit, etc.) is sent to us for your direct deposit. Sometimes ACH deposits are sent prior to the posting date. Contact us for details on how to get paid earlier. Requires enrollment.





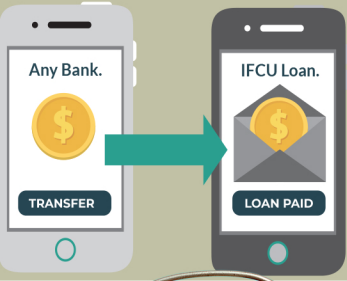
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[Independent Federal Credit Union](#)



Pay your loan anytime, anywhere with Loan Pay.
Click. Pay. Done.
 Visit [independentfcu.org](#) to get started



Mark your Calendars.

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

Independence Day	F	July 3	Thanksgiving	TH	November 26
Labor Day	M	Sept 7	Thanksgiving	F	November 27
Columbus Day	M	October 12	Christmas Eve	TH	December 24
Veteran's Day	W	November 11	Christmas	F	December 25
			New Year's Eve ½ Day	TH	December 31
			New Year's Day	F	January 1



Save the date!
trunk or treat October 27th



ATMs, Online Banking, Mobile Banking, Chat Support, and Night Deposit boxes are always open

FEE SCHEDULE

EFFECTIVE 8-15-2026

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
Early ACH Posting	TBD
e-Statements	FREE
ART [Auto Response Phone Access]	FREE
Phone Transfer	\$1.00/Inquiry
Manual Phone Balance	\$1.00/Inquiry
Return of Online Loan Payments	\$10.00/Item

ATM/DEBIT CARDS

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

COMMON FEES

Official Checks and Money Orders	\$5.00/Item
Mortgage Payoff Letter	\$25.00
HELOC Processing Fee	\$149.00
Release of Mortgage	Varies
Coin Machine Services	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 [Non-Member]	\$5.00/Item
Foreign Item Check Processing	\$10.00

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
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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



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