

Banzai!

Financial Literacy at your fingertips

Independent Federal Credit Union considers your financial wellness a top priority, and wants you to have access to all the tools you need to help you succeed and educate yourself before making decisions that could effect your financial stability. That is why Independent has partnered with Banzai!

Banzai is a financial literacy tool for all ages, and offers you the tools to allow you to gather information in order to make informed, and effective decisions on your road to financial wellness. There is even a virtual Coach to help guide you through topics you want to learn more about, and implement into your personal life or business strategies.

With Banzai you have access to financial calculators, informative articles and free online financial wellness courses and games. The free online courses and coaching modules will walk you through learning key skills in managing your day-to-day financial course; whether personal or professional.

Banzai is a web based tool, so you can take it with you anywhere via your mobile device. Access articles, search, learn or be coached on the go! A few topics include, savings, teaching children about money, retirement, taxes, borrowing and credit, budgeting your money, dealing with life's changes, getting out of debt and much more!

We invite you to dig into the Banzai financial literacy tool designed to help break-down complex financial questions and help you make well-informed financial decisions.

Ready to Banzai like a boss? Click the Financial Literacy link at the top of our website, or [click HERE](#) to get started. Happy Learning!



Need a little
extra cash?

Skip-A-Pay!

Take a month off
from your **JANUARY** loan payment*

*Member must be in good standing with a minimum share balance of \$5.00. Real Estate, unsecured lines of credit and Fast Cash loans not eligible. \$35.00 fee will be charged for each skipped payment.

Click. Apply.

On the move? Don't forget to alert us to your new address.

For your protection if you move, please contact us to change and update your address. Simply changing your address can also help us protect your financial information from identity thieves, and make sure you continue to receive critical correspondence from us. Financial Institutions must verify the identity of anyone wishing to conduct financial transactions. This not only to protect you, our valuable members; but is also a provision of the USA Patriot Act, known as the Customer Identification Program. Help us to help you, it's what we do!

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.

People Helping People – Building a Stronger Community

What a year! Because of the generosity of our members and staff; Independent participated in several community events and hosted several charity drives, building up our community and helping those in need. In July, Independent Federal Credit Union was awarded the **Proudly We Hail Award** by the Anderson Noon Exchange Club for flying our American Flag with pride in honor for those who serve and are serving; as well as a reminder of our community pride. Throughout the Summer we participated in several golf events, sponsoring holes, and hole-in-one contests helping to raise monies for local chambers and various charities. Our **Back-to-School Backpack Drive** gathered donations of school



Left-to-right, your IFCU Team: Angela Lambertson, Kyla Bartle, Mark Fetz, Connie Lodde, Jerry Speidel, Janet McGill and Bobbi Cleaver.

supplies and \$368 in cash from our staff and generous members. We were able to stuff 10 backpacks and fill 10 lunch boxes with the necessities to get kids back-to-school and ready for learning. In the fall, we hosted **Cars for a Cause** to benefit United Faith Housing, a local Madison County non-profit offering housing and critical services to those who would otherwise be homeless. We had over 65 vehicle entries and raised over \$1700. In addition to our fundraising efforts throughout the year, we also participated in several community outreach events to help build stronger relationships with local businesses, members, and the community. For more event specific details and to see more pictures, please visit the News Section of our website by [clicking HERE](#).

ANNUAL MEETING and Board Elections - April 28 - 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 to the attention of **Richard Mains, Secretary**, by April 1, 2020. The nominee must have a willingness to serve if elected. Written statements of qualification, biographical information must accompany the nominee's petition. Petition forms are available at our branch.

The Nominating Committee has nominated the following candidates for re-election to the Board of Directors:

Two Year Term:	Three Year Term:
<input type="checkbox"/> David Johnson	<input type="checkbox"/> Jerry Speidel
<input type="checkbox"/> Tyson Mangrum	<input type="checkbox"/> Chad Clark



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 20
- Presidents' Day - February 17
- Good Friday [1/2 Day] - April 10
- Memorial Day - May 25
- Independence Day - July 4

ATMs, Online Banking, TouchBanking™ and night deposit boxes are always open

SWITCH TO SPRINT®
GET A COOL \$200 CASH

PLUS \$100 ANNUAL LOYALTY REWARD

PLUS



Love My Credit Union® rewards

GET CASH

Cash via deposit. \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration. Loyalty: via deposit. \$100/yr. per account.

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	\$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 1-1-2020

COMMON FEES

Official Checks and Money Orders	
<i>[Member]</i>	\$5.00/Item
<i>[Non-Member]</i>	\$10.00/Item
Mortgage Payoff Letter	\$25.00
HELOC Processing Fee	\$50.00
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
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



Go MOBILE

Enroll via online banking
or download our
TouchBanking™ app



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
<i>[Teller Transactions Only]</i>	



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