

There is nothing stopping you from buying the vehicle of your dreams!

Independent Federal Credit Union partners with local dealerships to offer you a wide variety of make and models. New or used, Independent will help you get in the driver's seat fast. By partnering with quality dealers, and financing with Independent; you can shop for your next car, truck or van with confidence.

So go ahead! Kick the tires. Once you find the vehicle of your choice, simply tell your dealer "I want to finance with Independent Federal Credit Union!" We will work directly with your dealer to help you obtain the best rate available* and get you driving off in your new vehicle in no time.

Our loan experts will help you get the quick cash you need for the car you want.

We can also help lower an existing high-rate loan, by re-financing to a more manageable rate and payment.

Talk to the loan experts at the Independent Federal Credit Union for competitive rates. If you are looking to re-finance your existing high-rate loan we can help with that too! Refinance from any other lending institution and qualify for rates as low as 4.25% APR*

*Rates are annual percentage rates (APR) and based on A-Credit rating. Rates offered as of June 20, 2019. Normal lending qualifications apply. Only refinances from other institutions. Promotion not eligible for additional relationship pricing discounts. Rates subject to change and are based on term and credit worthiness.



Come HOME with an Independent Mortgage



- 15 - 30 Years
- USDA
- VA
- FHA
- Fixed Home Equities
- Home Equity Lines of Credit

As little as
3% down!

Apply on-line or face-to-face.
Let's get to work!

Let's stay in touch!
Like us on Facebook and
be entered in our monthly
\$50 drawing.
All Independent Facebook
followers are eligible.



facebook.com/independentfcu



Go MOBILE

Enroll via online banking
or download our
TouchBanking™ app



SUMMER FUN

RATES AS LOW AS
5.50% APR
12 MONTHS
6.50% APR 24 MONTHS



*Terms and conditions apply. APR, Annual Percentage Rates. Rates subject to change. Approval based on credit worthiness. Rates as of 7-1-19.



Don't be *romanced* out of your money



According to a report issued by the Federal Trade Commission (FTC) romance-related scams are on the rise and have cost victims on average aged 40-69 between \$2,600; and people 70 and older more than \$10,000. Romance scammers are preying upon the lonely and luring them into sending money. Fraudsters target singles through online dating sites or apps and social media sites like Facebook. The FTC report stated the majority of victims sent fraudsters money through wire transfers, gift cards and reload cards. The report indicated these payment methods are preferred by con artists because it allows them to get quick cash, and the transactions are often irreversible.

How we work to protect our members from romance scams

- **First and foremost, we work to know our members, and an understanding of their normal spending patterns.**
For example, if an elderly member comes into our branch and requests to send a wire transfer to an individual in Nigeria, and this is not normal and we don't just facilitate the transaction. We stop and question it.
- **Second, we work to stay familiar with the various romance-scams.**
If the reason our member wants to send money overseas is because their "sweetie, fiancée, or significant other," who they have never met, has fallen on hard times we will be wary that they may be a victim of a romance scam.
- **Third, we work to protect our member's best interests.**
If, after speaking to our member, something still doesn't feel right about the situation, then it probably isn't. We want to protect the monetary interests of all our members, and will probably not send the wire.

Scams of all kinds are on the rise, and you should protect your money and personal information with all due diligence. Don't give out personal information on the phone, through the mail or over the Internet – especially on social media. Rest assured, at Independent Federal Credit Union, we are always working to monitor our member accounts for any suspicious or unusual activity. Please always be aware of phishing scams attempting to obtain any personal information from you!

To read more, and to obtain tips on how to protect yourself, visit independentfcu.org/news

We will be CLOSED on the following holiday dates:

Independence Day	TH	July 4	Thanksgiving	FR	November 29
Labor Day	M	September 2	Christmas Eve	TU	December 24
Columbus Day	M	October 14	Christmas	W	December 25
Veteran's Day	M	November 11	New Year's Eve	TU	December 31
Thanksgiving	TH	November 28	New Year's Day	W	January 1

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



\$100 CASH FOR EVERY NEW LINE

When credit union members
activate new lines with Sprint®

Visit LoveMyCreditUnion.org/Melvin to learn more.



LOVE MY
CREDIT UNION®
REWARDS

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