

Be Aware. Scammers don't take days off!

Online gift ordering and post holiday spending sprees are on the rise. The sales and savings are just too tempting, making it easier to buy that little something that perhaps you didn't get for Christmas. But some bad actors use holiday spending and post-holiday spending to take advantage of on-line spending.

Scammers frequently target the older and other more vulnerable members of our communities. They pretend they are from a business familiar to you, or a government agency in order to take advantage and scare you in order to steal your money or gather your personal information.

Recognizing the signs of a scam can help you avoid falling victim to one. These scams primarily use the telephone to contact you, but scammers may also use email, text messages, social media, or U.S. mail. Scammers pretend to be from an official agency or organization to gain your trust. Scammers say there is a problem with your Social Security number or account and work to pressure you to act immediately. Know what to look for and be alert. Scammers don't take days off, and neither should you...

If you receive a questionable call, text, or email, hang up or don't respond. Rest assured, at Independent Federal Credit Union we are always working to monitor member accounts for any activity out of the ordinary, seemingly suspicious or unusual. When you call into Independent we will go the length to verify it is really you to verify it is not a fraudulent attempt to gain information.

If you are uncomfortable, hang up and call Independent to verify your account is safe. We are happy to assist you and put your mind at ease.

Click [HERE](#) to learn what to do if your identity is compromised or stolen.

Budget Helpers to help you beat the inflation blues

At this point inflation has affected just about every aspect of our lives including our finances. Help stretch your dollars and ease budget strain with our budget helper options.

With our Skip-A-Pay* promotion you can take a month off from your loan payment and breathe a little easier. Qualified loans can Skip A Payment once every 12 months allowing you to put your money toward more pending bills or needs.

Our Fast Cash loan is a credit builder personal loan and can help ease up the financial strain with cash on short terms.* No minimum credit score is required. It's easy and can help take the pressure off of the little bumps life offers up. All you need is an account open at least 60-days, no bankruptcy in the last 2 years, consistent income for the last year, and set-up a direct deposit account. \$750 Minimum with 6 month terms available. Click [HERE](#) to apply.

Skip-A-Pay!

Easy. Fast. Cash!

*Skip-A-Pay loans must be held at least 1 year and account in good standing to be eligible. Real Estate, Unsecured Lines of Credit and Fast Cash Loans are not eligible. Loan must be current and first payment cannot be skipped. Fees apply. Contact IFCU to see if your loan qualifies. All loans are based on credit worthiness and rates subject to change. 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.



Generous Members & Staff improve Community Spirit



PRESENTS ARE WRAPPED AND READY TO SPREAD HOLIDAY CHEER TO FAMILIES IN NEED.

When you visit the credit union, you have the opportunity to purchase candy bars, snacks, or commemorative T-shirts. Proceeds from these generous purchases are deposited into a charity fund. Each year, your purchases and donations allow Independent Federal Credit Union to adopt families in need from local Anderson Elementary Schools and provide them with a wonderful Christmas. Each child receives a few toys from their wish lists and needed clothing items as well as gloves, hats, scarves, and a winter coat to keep them warm throughout the winter. We also provide something for the parents along with household and food items. Like always, our members got involved. Members had the opportunity to pull tags from our Giving Christmas Trees and shop. Members chose a tag and brought the unwrapped item to the credit union. This was particularly fun for our younger members who could help other kids near their age to share in the Christmas spirit. We love that our members can get the whole family involved to help others in need within our community. Because of the generosity of our great members this Christmas, we adopted a family with six children. These children range in age from 8 to 14 and attend local Anderson schools. The next time you are in the Credit Union, we encourage you to buy a snack or two to take with you to enjoy and with your donation, we will do our part to make sure as many as possible in Anderson don't have to worry about where Christmas is coming from each year.



T-SHIRTS AND SNACK PURCHASES HELPED TO PROVIDE CHARITY TO THOSE IN OUR COMMUNITY MOST IN NEED.

Also this year, member and employee donations were gathered and distributed in our community to help maintain healthy classrooms so our children could concentrate on learning. Our 'Keep our Schools Healthy campaign' was a great success! Thanks to your generosity, we donated two large containers FULL of items collected (Kleenex, wipes, and hand sanitizer...) to Anderson Elementary School on Raible Ave. Principal Mark Hodson was very appreciative and the supplies are hard at work during this cold and flu season. When there is a need, our generous members and staff rise to the occasion to offer assistance to help those in need. Together we are building a stronger and healthier community.

Thank you to everyone!

ANNUAL MEETING and Board Elections - April 25 - 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, 2023. 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:

- JAKE BROWN - 3 Year Term**
- CONNIE LODDE - 2 Year Term**



Mark your Calendars.
Our branch will be **CLOSED** to honor the following Holidays:

- Martin Luther King Jr. Day - January 16
- Presidents' Day - February 20
- Good Friday [1/2 Day] - April 7
- Memorial Day - May 29
- Juneteenth - June 19
- Independence Day - July 4
- Labor Day - September 4
- Columbus Day - October 9

ATMs, Online Banking, Mobile Banking and night deposit boxes are always open

Independent and Zogo – Reinventing Financial Literacy

Are you starting to see pineapples? Don't miss out on Zogo! Independent has partnered with Zogo, a free financial literacy app that pays you to complete lessons in personal finance. Zogo gives you real-life rewards for completing bite-sized lessons on financial topics. Zogo offers you over 300 modules in over 20 different categories. It pays to learn about personal finance – literally. Tackle topics like saving for retirement, buying a car, or opening a checking account. Complete daily trivia and work through the modules to level up and earn pineapples (points) that you can apply toward real rewards. Adidas, Amazon, Starbucks, Apple, Lyft, and more!

Download the app at no cost with code “IFCU” and start earning those pineapples.



We now partner with the app that pays you to learn financial literacy. Download Zogo today.

Enter access code:

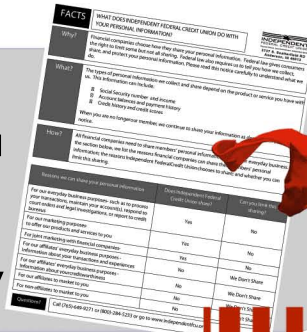
IFCU

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.



SKIP-A-PAY!

Take a month **OFF** from your loan payment

Surcharge-free ATMs

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 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.



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Independent Federal Credit Union

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