

An Independent Mortgage brings you home

While it doesn't matter why you need a new house, it does matter how you go about purchasing it, and Independents Loan Experts are ready to help.

The cost of a mortgage depends on three factors: the principal; or the amount you borrow, the finance charge you pay for using the money, and the term, or length of time the mortgage lasts.

Independent is invested in streamlining and updating the entire mortgage process. We're pleased to bring you a faster, more technologically advanced way to finance your home. Our loan experts will work with you every step of the way to make sure you transition seamlessly into your new home. Let us be the first to say, "Welcome home!" Independent offers Conventional Mortgages, 5-15 year Fixed Home Equities and HELOCs.

There are many benefits to owning your own home, in addition to having a place to call your own. What about the tax benefits? Owning a home delivers financial benefits that may help you and your family build financial security. Buying a new home is exciting, and the process of financing it is now faster and easier than ever before. The basic steps to buying your new home are:

➡ Apply for your loan ➡ Obtain Credit Approval ➡ Process your loan ➡ Final Loan Approval ➡ Closing

Lenders that know the local market, such as Independent, can be more likely to approve a loan for a unique property that a bigger bank lender may not know as much about. Independent offers a more personal and local experience which offers you more flexibility, more options for first-time buyers, and local service and knowledge. Come Home with an Independent Mortgage. **Contact us with questions or to apply.**



Don't forget to let us know you have moved

Staying in touch and having accurate member identification is very important to us. For your protection when you move, please call or contact us to change your address. You are our priority. Simply changing your address can also help us protect your financial information from identity thieves, and make sure you receive all the critical correspondence from us that you need. **Contact us here** if you need to update your address information.

Thank You!

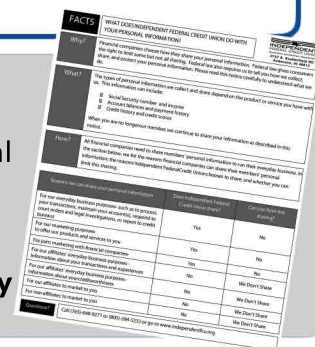
Thank you to our Great Members for another year of dedicated service. Together we are 75 Years strong and counting...



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.



Madison County schools and families benefit from giving efforts



Independent CEO Connie Lodde (left), and Anderson Elementary Principal Sharon Buchanan (right)

Our generous members and giving staff offered charitable donations throughout Madison County. In an effort to encourage and help our young students succeed, Independent Federal Credit Union CEO Connie Lodde had the pleasure of delivering much-needed school supplies to Anderson Elementary School. Independent Staff and Members banded together and donated crayons, paper, folders, pens, pencils, highlighters, Kleenex, disinfectant wipes, a backpack FULL of notebooks, and more. "It was a pleasure to deliver these needed supplies and recognize our community involvement alongside the generous contributions made by staff and members," said Lodde as she delivered the supplies.

Staff wrote hand written cards to lift the spirits of our local nursing home residents, and gifts were gathered for families in need (pictured below). Thank you to our great members and staff for working together to build a stronger community.



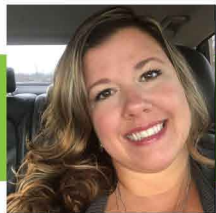
ANNUAL MEETING and Board Elections - April 26 - 5:30 PM

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, 2022. 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:



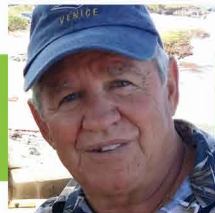
Andrew Fox - 2 Year Term

Fox is a Financial Analyst specializing in Data Analytics. Married with two children his competitive passion centers around friends and family.



Karen Shreves - 2 Year Term

Shreves is a small business owner in the construction industry. Married with three children, her passion is based on her family business and in helping people build a beautiful home life.



Kenny Harte - 3 Year Term

Harte has over 15 years of service on the board. Retired, he and his wife of 55 years enjoy spending time with children and grandchildren. Harte is an avid golfer and enjoys time in Florida.



Tyson Mangrum - 3 Year Term

Tyson is a Regional Sales Manager. Married with a child; Tyson's passions are in working with youth to help unlock their potential to become successful leaders.

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 17
- Presidents' Day - February 21
- Good Friday [1/2 Day] - April 15
- Memorial Day - May 30
- Independence Day - Saturday, July 3 & Observed Monday, July 4
- Columbus Day - October 10

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



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

Skip-A-Pay Explained

Qualified loans can Skip A Payment once every 12 months.

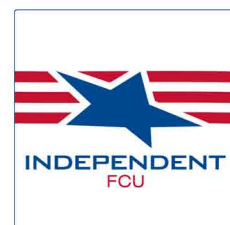
You must hold a loan for at least 12 months before it is eligible for the skip request, and it must have a minimum monthly payment of \$100. Skip a Payment requests must be received no less than 7 days prior to the loan due date. A fee of \$35 per consumer loan will be charged for exercising this feature and will be deducted from your Member Savings account upon the skip request. Your Member Savings account must have sufficient funds in order to complete this request and your credit union accounts must be in good standing.

Why use Skip a Payment? Free up needed cash, plan a vacation, cover unexpected expenses, you decide!

Contact Member Services to see if your loan qualifies.

go mobile

Download our mobile app to access your accounts remotely from your mobile phone or tablet. Our mobile app will allow you many services remotely including checking your balances, reviewing your account activity, depositing checks, and the ability to transfer money between accounts. Go to your favorite app store and search "indep" to download the Independent app and go mobile.



LIFE HAPPENS

Independent Federal Credit Union understands that unexpected overdrafts occur from time to time. That is where **Courtesy Pay** and **Overdraft Protection** can help. Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another deposit account. Courtesy Pay allows you to overdraw your account up to the disclosed limit for a fee, in order to cover a transaction. Even if you have overdraft protection, Courtesy pay is available as secondary coverage if the other protection source is exhausted.

Questions? Give us a call at 765-649-9271. To learn more and access a consent form **CLICK HERE**.



Facebook/independentfcu



@IndependentCreditUnion



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
Saturday	9:00 AM - 12:00 PM

[Drive Thru 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