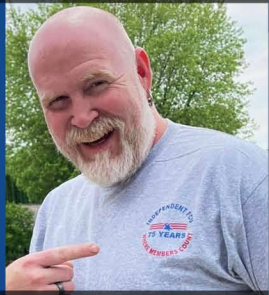


## Members help celebrate 75 years during member appreciation event week



Celebrations kicked off with the production and sale of our 75th Anniversary t-shirts. All proceeds from our t-shirt sales will be providing Christmas - including presents, decorations, and meals to Madison County families in need. A coloring contest was in full swing for our members with children. Divided into two age groups, a winner from each group received a \$25 gift card and their very own 75th Anniversary t-shirt. Our members voted, and our winning artists were Vivian E. (6), winner of the 0-7 age group, and Analia V. (12), winner of the 8-12 age group. Members were also encouraged to visit the branch or our website to fill out an updated member information form for a chance to win a \$75 gift card. The winner was chosen at random from a list of completed entries. Congratulations to our winner, J. Watley.

Members who purchased a 75th Anniversary t-shirt were encouraged to wear them in the community, snap a picture and share it on social media. We gave away a \$75 gift card to randomly chosen participants in the #ifcucelebrates75years hashtag contest. Congratulations to J. Brummett and M. Cox-Decker, our t-shirt-winning models!

Our financial partner, Philip E. Lavelle, Jr. from Thurston Springer Financial, met and discussed financial planning and investment opportunities with members. If you missed out, don't hesitate to reach out to Lavelle, as he is an excellent resource in assisting and planning your financial future.

In an effort to help prevent identity theft and fraud, our free community shredding day was also a success. Members were encouraged to bring any sensitive documents that needed securely shredded to the branch. Brett from Secure Shred was in front of the building and provided this much-appreciated service to our members and the community of Madison County.

We topped off our celebration with a Member Appreciation Cookout. Our board of directors and staff were on-site to offer members a free hotdog lunch. It was a wonderful time of fellowship, and we loved the opportunity to thank each member for making us #MemberStrong for 75 years and counting!

Thank you to everyone who helped make our member appreciation week truly special. It was such a joy to celebrate our heritage as we look forward to our future of continuing to serve our members for many more years to come.

**SUMMER FUN**

Rates as low as  
**6.50% APR\***  
12 Months

\*Annual Percentage Rate. Terms and conditions apply. Rates subject to change. Approval based on credit worthiness. Rates as of 7-1-22. Federally Insured.

NCUA LENDER



# Ring-Ring...riiing!...Is it a scam?

There are reports of scammers calling and claiming to be Independent Federal Credit Union. Hang-up! It is not us, it is a scam! Here are four signs that will help you know it is a scammer calling and attempting to obtain your personal information.

## 1. Scammers PRETEND to be from Independent Federal Credit Union or other familiar organizations

Scammers might use a real name, like Independent Federal Credit Union, the Social Security Administration, the IRS, or Medicare. The scammers will use technology to change the phone number appearing on your caller ID to trick you into answering. Please remember that any official business such as Independent Federal Credit Union or any of the above-mentioned will NEVER contact you by phone to ask for sensitive and personal information.

## 2. Scammers say there is a PROBLEM or you have won a PRIZE

Don't be fooled! Scammers might say you are in trouble with the government, or you owe money. They will even try to scare you by telling you someone in your family had an emergency, was in an accident, or is in jail. Scammers may even say that they are from Independent Federal Credit Union and tell you there is a problem with your account and that they need to verify your information or try to obtain your account number.

## 3. Scammers PRESSURE you to act immediately

Scammers want you to act before you have time to think. They want to catch you off guard by calling at odd times throughout the day. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might even threaten to sue you, arrest you, take away your driver's license, or close your account. Don't ever feel pressured, just hang up and check with the account or business you feel might be in jeopardy.

## 4. Scammers tell you to PAY in a specific way

Scammers will often insist that you pay by sending money through a money transfer, or by putting money on a gift card and then giving them the number on the back. Some will even send you a check, tell you to deposit the check, and then send them the amount of the check. Of course, this check will be a FAKE. We are always monitoring member accounts for suspicious or unusual activity. If we suspect a scam in progress we may stop the transaction and work with you to avoid depositing fake checks or allowing the withdrawal of a large amount of cash indicating unusual activity or designated to be used for gift cards.

If you ever feel threatened, pressured, or if someone has called you to gain access to your accounts or personal information, then our best advice is to hang up and contact us directly. **Remember, Independent will never ask you for personal or financial information over the phone, in a text, or in an e-mail.** If you are suspicious of a call claiming to be from Independent Federal Credit Union, come in or contact us right away. We are always monitoring our member accounts for any suspicious or unusual activity and will be able to address your concerns and help put your mind at ease. Click [HERE](#) to learn how to protect your identity and what to do if your identity is stolen.



## Mark your Calendars

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

Independence Day	Sa-M	July 2 & 4	Thanksgiving	F	November 25
Labor Day	M	Sept 5	Christmas Eve	Sa	December 24
Columbus Day	M	October 10	Christmas	M	December 26
Veteran's Day	F	November 11	New Year's Eve	Sa	December 31
Thanksgiving	TH	November 24	New Year's Day	M	January 2

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



Facebook/independentfcu



@Independent Credit Union



Independent Federal Credit Union

# 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/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

Virtual Branch Online Banking	FREE
<i>[Opting into e-Statements]</i>	
<i>[\$2.00/Month with paper statements]</i>	
Virtual Branch Online BillPay	\$2.00/Month
Mobile Banking	FREE
Mobile Check Deposits	FREE
<i>[With Mobile Banking enrollment]</i>	
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	\$10.00
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 7-1-2022

## COMMON FEES

Official Checks and Money Orders	
<i>[Member]</i>	\$5.00/Item
<i>[Non-Member/Third Party Check]</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/Signer
Litigation Fees	\$50.00
Attorney Research Fee	\$50.00/Hour
Tax Levies, Garnishments	\$20.00/Each
Check Cashing Fee <i>[Non-Member]</i>	\$5.00/Item
Foreign Item Check Processing	\$10.00
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



Download by searching 'indep' in your favorite app store

765-649-9271

[independentfcu.org](http://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>[Drive Thru 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