

April 2023



www.indianheadcu.org

Quarterly Newsletter

62nd Annual Meeting LIVE & IN PERSON!

Thursday, April 27, 2023

Spoooner High School Auditorium
801 County Road A · Spooner, WI

5:30 - 6:00 pm · Light Meal Served
6:00 pm · Fraud Awareness Session
7:00 pm · Meeting & Prizes

Please RSVP by calling or emailing Freddie at:

Phone: 715-635-8273 ext. 210 · 800-645-9391 ext. 210

Email: f.conner@indianheadcu.org (enter RSVP in subject line)

When *Silicon Valley Bank* collapsed on March 10, it created the second-largest bank failure in US history.

Should you be worried?

While the recent upheaval in the financial world does not include any credit union failure, you may still be worried about your money. Here are some key points to help provide some peace of mind during these uncertain times:

- ◆ Indianhead Credit Union remains well capitalized and well positioned to continue serving our members and community. We were chartered 62 years ago and expect to serve this community for generations to come.
- ◆ As a member of Indianhead Credit Union, you are an owner of our not-for-profit financial cooperative. The Credit Union's first priority is your financial success, and we focus on your financial security.
- ◆ The Credit Union is committed to serving our communities. You can be assured that your money is safe and sound at our credit union; federally protected up to \$250,000 per individual depositor by the National Credit Union Administration (NCUA). Nobody has ever lost a dime of NCUA-Insured deposits up to \$250,000. We have an experienced team to answer any questions or concerns.
- ◆ If you have questions about your coverage, or would like to learn more about NCUA insurance and how it works, we're prepared to assist you in ensuring your deposit needs are met. We encourage you to access the following resources or give us a call directly:

Spooner 715-635-8273 · Grantsburg 715-463-5515 · Superior 715-392-4524

Resources:

- <https://mycreditunion.gov/insurance-estimator> · designed to calculate if the member is fully insured or not.
- <https://ncua.gov/files/publications/guides-manuals/NCUAHowYourAcctInsured.pdf> · brochures also available at your local Indianhead Credit Union branch office
- <https://ncua.gov/newsroom/press-release/2020/deposits-are-safe-federally-insured-credit-unions>

Again, your money is safe and secure at our credit union, and protected up to \$250,000 per individual depositor.

Additionally, you can find more information about the credit union difference on the Credit Union National Association's Advancing Communities website at advancingcommunity.com.



TruStage®

Is it legit? Yes!

TruStage is designed for credit union members. To help you prepare for the unexpected, Indianhead Credit Union offers TruStage® Accidental Death & Dismemberment (AD&D) Insurance, provided by CMFG Life Insurance Company. In the event of a covered accident, it pays a cash benefit to your family at a critical time. It's money your loved ones may use for monthly bills, debts or any reason.

AD&D Insurance is designed to be an affordable supplement to life insurance. And it's easy to get:

- ⇒ Acceptance is guaranteed for credit union members ages 18 and older
- ⇒ No medical exam or health questions

For more information or to sign up, visit TruStageADD.com

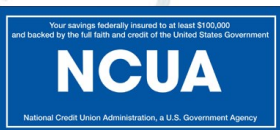
Or Call toll-free 1.855.612.7910

Weekdays 7am-9pm, Saturday 8am-4pm CT

Holiday Closings

Indianhead Credit Union will be closed:

Memorial Day · Monday, May 29



"Providing confidential, quality service with a small town touch."



Spooner: 104 East Maple Street, Spooner, WI 54801 · www.indianheadcu.org · (715) 635-8273 · (800) 645-9391 · Fax: (715) 635-6913
Grantsburg: 138 West Madison Avenue, Grantsburg, WI 54840 · www.indianheadcu.org · (715) 463-5515 · (866) 836-4533 · Fax: (715) 463-5141
Superior: 1225 Tower Ave, Superior, WI 54880 · www.indianheadcu.org · (715) 392-4524 · Fax: (715) 392-4450

Use your debit card and let the fun begin!



Each time you use your debit card to make purchases between **APRIL 1 - JUNE 30, 2023** you'll automatically be entered for a chance to win!

Don't have a debit card? Apply today!

SHAZAM

Springtime Festival REWARDS

USE YOUR DEBIT CARD AND LET THE FUN BEGIN

Use your debit card and let the fun begin!!!

Let the festivities begin! Each time you use your debit card for a PIN- or signature-based purchase, now through June 30, 2023 you'll automatically be entered for a chance to win great prizes in the Springtime Festival Rewards promotion.

Round up your friends, gather the food and put on your favorite tunes. During the Springtime Festival Rewards promotion, when you use your Indianhead Credit Union debit card, shopping and checkout is fast and easy. Every purchase earns you another chance to win!

Dancing and playing games under the stars has never been better. Simply use your Indianhead Credit Union debit card to pay for all your daily essentials. Paying with your debit card is safe and helps you stay on budget. Plus, you could be on your way to winning great prizes!

- Grand Prize: \$500.00 SHAZAM gift card
- Eight Monthly Winners: \$50 SHAZAM gift card
- One Monthly ICU Winner Guaranteed: \$25 each month

The more you use your debit card, the more chances you'll have to win! Don't have a debit card? Stop in and apply today!

No purchase is necessary to enter to win. A purchase will not increase your chances of winning. Void where prohibited. Promotion period is between April 1, 2023 and June 30, 2023. Visit <https://www.shazam.net/services/marketing/sdr-rules/> for official rules and complete contest details.

Springtime Festival Rewards

Use your debit or ATM card for PIN- or signature-based purchases from 12:00:00 a.m. PT on April 1, 2023 through 11:59:59 p.m. PT on June 30, 2023 (the "Promotion Period") for chances to win a \$500.00 SHAZAM gift card, or a \$50.00 SHAZAM gift card, eight (8) of which will be given away each month of the Promotion Period. Entry for these drawings automatically occurs every time a customer of an enrolled SHAZAM financial institution makes a PIN- or signature-based purchase processed through SHAZAM during the Promotion Period with an ATM or debit card issued by such financial institution.

SHAZAM, Inc. ("SHAZAM") is the sponsor of the Springtime Festival Rewards SHAZAM Sweepstakes (the "Sweepstakes"). There is no limit on entries per eligible customer during the entry period. Chances of winning a prize are based upon the number of eligible entries received. These prizes may not be exchanged or redeemed for cash or credit.

Springtime Festival Rewards SHAZAM Sweepstakes Official Rules and Regulations

To enter: There are two (2) ways to enter the Sweepstakes during the Promotion Period: 1) Automatic entry: One entry into the drawing automatically occurs for each ATM or debit card PIN- or signature-based purchase completed during the Promotion Period by a customer of an enrolled financial institution. Certain restrictions may apply. Only ATM or debit card PIN- or signature-based purchases made during the Promotion Period by cardholders that are not in default under the customer agreement for that account using cards issued by a participating financial institution during the Promotion Period and said transactions are processed through SHAZAM are eligible for automatic entry. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S. dollar purchases, payment of late fees or over-limit fees, and health and benefit cards are excluded from automatic entry. ATM or debit cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made by 11:59:59 p.m. PT on June 30, 2023, in order to be eligible. 2) To enter without purchase: Send a 3" x 5" postcard with your name, address, phone number, the name of your enrolled financial institution, and their ABA number to: Springtime Festival Rewards SHAZAM Sweepstakes, 6700 Pioneer Parkway, Johnston, IA 50131. Mail-in entries must be postmarked by June 30, 2023 and received by July 7, 2023 in order to be eligible. Enter as often as you wish; however, each mail-in entry must be mailed in a separate postmarked, stamped envelope. Entrants may enter only by using one of the entry methods described in these rules. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate are void. If a financial institution is not enrolled, any attempted entries received will not be considered valid. Entries become the property of ITS, Inc. and will not be acknowledged or returned. No purchase is necessary to enter or win. A purchase will not increase your chances of winning.

Eligibility: The Sweepstakes is open only to legal residents of the fifty (50) United States and the District of Columbia, 18 years of age and older as of April 1, 2023. Commercial card eligibility is subject to employer policies regarding rewards program participation. Void in Puerto Rico and where prohibited. Employees, directors and officers, and their immediate families (spouse, parents, children, siblings, and their respective spouses, regardless of where they reside), and their respective household members, whether or not related, of SHAZAM, ITS, Inc., and the enrolled financial institutions, and their respective parent companies, affiliates, subsidiaries, and divisions are not eligible to enter. The drawing is subject to all applicable federal, state, and local laws and regulations.

Drawing: Random monthly drawings will be held on or about the 15th of May 2023, June 2023 and July 2023. The potential Grand Prize winner will be selected in a random drawing on or about July 17, 2023, from all eligible automatic and mail-in entries combined. The random drawings will be conducted by SHAZAM. All decisions are final and binding on matters relating to this rewards campaign. SHAZAM will notify the enrolled financial institution that issues the potential Grand Prize winner's debit card. The financial institution will then notify the potential Grand Prize winner by U.S. mail and/or telephone on or about July 21, 2023.

Odds: Actual odds of winning the Grand Prize and monthly prizes depend upon the total number of eligible entries received.

Prizes: One (1) Grand Prize: \$500.00 SHAZAM gift card. Twenty-four (24) monthly prizes: a \$50.00 SHAZAM gift card, eight (8) of which will be given away each month of the Promotion Period.

Prize Restrictions: Any expenses not specified relating to the acceptance and use of a prize are the responsibility of each recipient.

Prize Claim: Winner will be notified by a traceable method of delivery, and where required, will be required to sign for the delivery. SHAZAM reserves the right to substitute a prize (or portion thereof) of comparable or greater value, at its sole discretion. All prize details are at SHAZAM's sole discretion.

Additional Terms: By participating, entrants agree to: a) the Official Rules, which shall be final in all respects; and b) release, discharge, indemnify, and hold harmless SHAZAM, Inc., ITS, Inc., and their respective participant financial institutions, and their respective subsidiaries, affiliates, officers, directors, and employees, from any liability, claims, or damages arising out of their participation in the drawing and the acceptance, use, misuse, or possession of any prize. By accepting a prize, winner agrees to, where legal, SHAZAM's and its designees' use of his/her name for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing.

Limitation of Liability: SHAZAM is not responsible for printing or typographical errors in any related materials, or for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries. SHAZAM reserves the right to cancel or modify the drawing if fraud or technical failures compromise the integrity of the drawing as determined by SHAZAM in its sole discretion. This drawing is governed by laws of the United States with venue in Des Moines, Iowa, for the resolution of all claims and disputes.

If you do not wish to receive future sweepstakes mailings from your financial institution, please send a removal request with your name, complete mailing address, and the first six digits of your ATM or debit card number, if any, to Card Services at the mailing address shown on your monthly statement provided from your financial institution which accompanies this mailing.

UNLEASH

the Power of Saving
at Your Credit Union™



National Credit Union Youth Month™
www.indianheadcu.org
Spooner · Grantsburg · Superior

JOIN US FOR SOME FUN as we celebrate National Credit Union Youth Month™ and Animal Cruelty Prevention Month throughout April 2023! We'll be encouraging kids (17 & under) to practice good financial habits, support their local Humane Society and...

UNLEASH the Power of Saving at Indianhead Credit Union™!

MY PET & ME: all youth, ages (0 - 5), (6 - 12) & (13 - 17) are encouraged to submit a photo of themselves with their pet(s) along with a permission slip to display the photo in our lobbies. Upon completion of an entry/permission form, the youth will be entered into a drawing to win a bank filled with \$25 in change to help teach the *importance of saving*. Entry/Permission Forms will be available in your nearest Indianhead Credit Union branch office or on our website: www.indianheadcu.org. Photos can be emailed to social@indianheadcu.org, mailed to the nearest branch office or delivered in person.

HUMANE SOCIETY DONATIONS: each office will provide donation jars in their lobby to help teach youth the *importance of giving*. Each youth that donates \$1 or more will receive an additional entry for the drawing. The CU will match donations up to \$300 in each office for a total of \$900.

DEPOSITS: When \$5 or more is deposited into any youth account, the child will receive an additional entry for the drawing and a gift prize (limit one per child, while supplies last).

NEW ACCOUNTS: for every new youth account opened, Indianhead Credit Union will deposit the first \$5 into that account. (a 6-month hold will be placed on the \$5 deposit).

COLORING ACTIVITY: *just for fun*, a coloring page will be available in your nearest branch office or on our website: www.indianheadcu.org, artwork will be displayed in the lobbies if pages are turned in.

*While we encourage youth to make a deposit, we cannot require this. Therefore, any child under the age of 18 (member or not) can enter the drawing with parental permission by supplying their name, age and current date to Indianhead Credit Union. Employees of Indianhead Credit Union and their families are not eligible to win. Void where prohibited by law.

Conveniently Apply for a Loan Today: Online · By Phone · In Person