

Election of Board Directors

As a member of Indianhead Credit Union, you **own** the Credit Union. As an owner of the Credit Union, it's your right to attend the annual meeting to hear reports, ask questions, and make your wishes known. Most importantly, this is your opportunity to elect the board of directors you feel will best represent you. You **can** make a difference.

Indianhead Credit Union needs YOU. The board of directors at Indianhead Credit Union is made up of qualified, volunteer credit union members. Each year we need new volunteers to serve on our board where you can help shape the future of your credit union while using your skills to contribute to its mission. Any eligible* member has the right to run for the Board of Directors.

The board elections take place during the Annual Meeting. Watch future publications for the scheduled date of the 2023 Annual Meeting. This year, there are three (3) three-year term board positions and one (1) one-year term to be filled. Up for re-election are Board Directors: Michael Ostrenga, Larry Avery, Richard Hartmann, and Amy Gehrmann. Larry Avery is not seeking re-election.

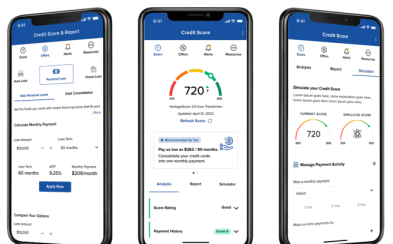
If you are interested in seeking a position on the board* please send your resume by February 8th to:

Indianhead Credit Union
Attn: Renee
PO Box 100
Spoooner, WI 54801

A nominating committee has been appointed. The committee will select from the membership, at least one candidate for each term to be filled. The list of nominees will be submitted to the Board of Directors, and then the list of nominees will be posted at each Credit Union office. Also, a notice describing how any eligible member not selected by the nominating committee may petition to have his or her name added to the ballot will be posted in each Credit Union office.

*To be eligible to run for the Board of Directors, one must be: at least 18 years old, a current primary member of the Credit Union, and have been a primary member for at least one year. A primary member is one who is named first on an account. One must also be a member in good standing and use the services of the Credit Union. Relatives of staff are ineligible to run for the Board of Directors. If you have any questions, please contact Dale at 715- 635-8273 or 800-645-9391.

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COMING SOON...
savvymoney

- ◆ Free Credit Score
- ◆ Full Credit Report
- ◆ Credit Monitoring
- ◆ Score Simulator

Free Tax Return Preparation by Certified CU Volunteers

Indianhead Credit Union is again offering Free Tax Service for senior citizens and low-to moderate-income individuals. This service offered to both ICU members and non-members, living in Northwest Wisconsin. Returns will be e-filed and refunds can be direct deposited to any financial institution without charge.

January 16, 2023, the Indianhead Credit Union VITA/TCE Site at 104 E Maple Street in Spooner will begin scheduling tax prep appointments.

Appointment Dates:

***Tentatively** from February 4th until April 15th

****Starting date is subject to change.**

Please call Renee at (715) 635-8196 ext. 203 to schedule an appointment. If Renee is unavailable, call: (715) 635-8273 or (800) 645-9391. Tax preparation will be available Thursdays, 9:30am - 11:30am; & 2:00pm - 5:30pm and Saturdays, 8:00am - 11:30am.

What to bring to your tax preparation appointment?

- Proof of identification and birth dates for you, your spouse, and dependents on the tax return
- Social Security cards &/or SSN verification letter issued by Social Security Administration for you, your spouse, and dependents on the tax return
- Wage & earning statements from financial institutions (W-2s & 1099s).
- Copy of last year's state and federal returns if available and bank account routing & account numbers for direct deposit
- Total paid for daycare and daycare provider's tax ID number (their Social Security Number or business Employer Identification Number)
- For married couples, both spouses must be present to sign the required forms if filing a joint tax return electronically.

We can prepare the following Federal Forms*:

- 1040, With Schedules
- 2441 *Child and Dependent Care Credit*
- 8863 *Education Credits*
- 8812 *Additional Child Tax Credit*



We'll prepare all corresponding Wisconsin Tax forms, including the Homestead Credit. If you qualify for them, we can also help with other special credits such as the Earned Income Tax Credit, Child Tax Credit, Credit for the Elderly, and Married Couple Credit.

***Please see a paid preparer for assistance with complicated returns.**

We cannot prepare the following Federal Forms*:

Schedule C Profit or Loss from Business, over \$10,000; Complicated & Advanced Schedule D Capital Gains/Losses; Schedule E Rents & Losses (except for land only rentals); Form SS-5 Request for Social Security Number; Form 2106 Employee Business Expenses; Form 3903 Moving; Form 8606 Non-deductible IRA; Form 8615 Minor's Investment Income

***Please see a paid preparer for assistance with complicated returns.**

Wisconsin Residents with Minnesota Income: Due to changes in the Minnesota tax forms, Wisconsin VITA/TCE sites may not be able to do your returns this year.

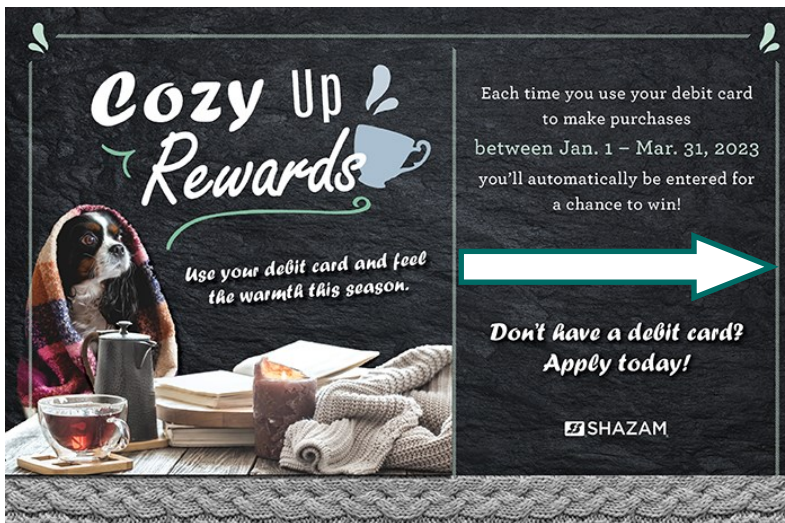
Holiday Closings
 Indianhead Credit Union will be closed:
Presidents' Day · Monday, February 20



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



Use your debit card and feel the warmth this season!



Cozy Up Rewards

Use your debit card and feel the warmth this season.

Each time you use your debit card to make purchases between Jan. 1 – Mar. 31, 2023 you'll automatically be entered for a chance to win!

Don't have a debit card? Apply today!

SHAZAM

Use your debit card and feel the warmth this season!!!

Surround yourself with all the cozy things in life! Each time you use your debit card for a PIN- or signature-based purchase, now through March 31, 2023 you'll automatically be entered for a chance to win great prizes in the Cozy Up Rewards promotion.

Settle in and cuddle up with your favorite blanket and a cup of hot cocoa. During the Cozy Up 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!

A quiet evening sitting by a crackling fire has never been easier. 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
- Guaranteed ICU \$25 winner 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 January 1, 2023 and March 31, 2023. Visit <https://www.shazam.net/services/marketing/sdr-rules/> for official rules and complete contest details.

Cozy Up Rewards

Use your debit or ATM card for PIN- or signature-based purchases from 12:00:00 a.m. PT on January 1, 2023 through 11:59:59 p.m. PT on March 31, 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 Cozy Up 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.

Cozy Up 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 March 31, 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: Cozy Up Rewards SHAZAM Sweepstakes, 6700 Pioneer Parkway, Johnston, IA 50131. Mail-in entries must be postmarked by March 31, 2023 and received by April 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 January 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 February 2023, March 2023 and April 2023. The potential Grand Prize winner will be selected in a random drawing on or about April 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 April 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.

62nd Annual Meeting TENTATIVELY: Thursday, April 27, 2023 Spooner High School Auditorium 801 County Road A · Spooner, WI

5:30 - 6:15 · Dinner Served
6:00 pm · Entertainment
7:00 pm · Meeting & Prizes

Please RSVP by calling or emailing Freddie at:

715-635-8273 ext. 210 · 800-645-9391 ext. 210 f.conner@indianheadcu.org

***** NEW DORMANT ACCOUNT POLICY *****

An account that does not have any activity (deposits, transfers, or withdrawals) for a period of 12 months will be considered dormant and subject to the following process:

- Account(s) will be statused as dormant and listed on ICU's dormancy list
- A letter will be sent the 11th month of inactivity, informing the member of this policy and that the account will be subject to a **dormant account service fee of \$5 per month**. This service charge will continue until the account is re-activated or the balance is depleted. When activity (deposits, transfers, or withdrawals) is detected, the dormant status will be removed. No further dormant service charges will take place unless the account goes dormant again.
- Dividends will continue to be paid on the account(s) provided the account balance is sufficient to meet the required minimum balance to earn dividends.
- Service fees will be waived on IRA Accounts, HSA Accounts, and deceased accounts.

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

FACTS

WHAT DOES DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and ■ and ■ and <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		
For our marketing purposes— to offer our products and services to you		
For joint marketing with other financial companies		
For our affiliates' everyday business purposes— information about your transactions and experiences		
For our affiliates' everyday business purposes— information about your creditworthiness		
For nonaffiliates to market to you		

Questions?	Call or go to
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Who we are

Who is providing this notice?

What we do

How does protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does collect my personal information?

We collect your personal information, for example, when you

- or
- or
-

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

-

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

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Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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Other important information