

October 2024



www.indianheadcu.org

Quarterly Newsletter



GRANTSBURG: Although excess early summer rains postponed the projected completion date until December 2024, construction diligently continues!

The front entrance of the new Credit Union building faces S Robert St. The interior design plans include an open, contemporary space that gives off a comfortable, homey vibe while preserving that face-to-face connection that Credit Union members rely on when it comes to their banking needs.

\$5 Hold on Primary Savings

The minimum balance to open an account is the purchase of \$5.00 share in the Credit Union. EFFECTIVE DECEMBER 1, 2024, to better maintain this minimal requirement for membership, Indianhead Credit Union will place a \$5.00 hold on each primary #1 share (savings) account. Be advised that if the balance of the account is not \$5 or more on December 1st, the account may reflect a negative available balance.

New Hours Coming to New Credit Union in Grantsburg
When new building opens, Grantsburg's hours will mirror Spooner's.

LOBBY:

Mon - Thu 8:30am - 4:00pm
Friday 8:30am - 4:30pm
Saturday Closed

DRIVE-UP

Mon - Fri 8:00am - 5:00pm
Saturday 9:00am - Noon



In addition to the new drive-up window in Grantsburg, a 24-hour ATM will be available, featuring balance inquiries, transfers, cash withdrawals and cash/check deposits, giving members 24/7 access to their cash.

Holiday Closings

Indianhead Credit Union will be closed:

- Indigenous Peoples Day · Monday, October 14
- Veterans Day · Monday, November 11
- Thanksgiving · Thursday, November 28
- Christmas Eve · closing at 1:00pm 12/24/2024
- Christmas Day · Wednesday, December 25
- New Year's Day · Wednesday, January 1, 2025



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 prepare for takeoff!



On Thursday, October 17, 2024, Indianhead Credit Union along with more than 82,000 credit unions worldwide will gather together as a global movement to celebrate ICU Day under the theme: **One World Through Cooperative Finance**. At a time in our history when we seem increasingly divided, we hope to use the 76th anniversary of ICU Day to show how the Credit Union movement brings people closer together through democratic, member-owned financial institutions that put people over profit.

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948. The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally includes fundraisers, open houses, contests, picnics, volunteering and parades.

Here's what we're doing to celebrate:

- For every Indianhead CU Debit or Credit Card transaction on ICU Day, we'll donate 25¢ (up to a total of \$600) to the Veterans Outreach and Recovery Program (VORP) Regions 5 & 6 within our charter.
- Throughout the month of October, the Credit Union will accept cash donations in each office. The CU will match cash donations (up to a total of \$900) to be divided between Regions 5 & 6 of the VORP. Learn more about VORP at WisVets.com.
- The Credit Union will also offer "Denim Thursdays" to all employees each time they donate \$5 or more to our cause.
- Baked goods and coffee served on ICU Day in all 3 branches.

TO THE MOON REWARDS
USE YOUR DEBIT CARD AND PREPARE FOR TAKEOFF

SHAZAM
Each time you use your debit card
OCT. 1 - DEC. 31, 2024
to make purchases between
you'll automatically be entered
for a chance to win!

DON'T HAVE A DEBIT CARD? APPLY TODAY!

Use your debit card and prepare for takeoff!!!

Discover unlimited shopping possibilities! Each time you use your debit card for a PIN- or signature-based purchase, now through December 31, 2024 you'll automatically be entered for a chance to win great prizes in the To the Moon Rewards promotion.

Journey to outer space during the To the Moon 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!

Prepare for your next shopping adventure! 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? Apply online or 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 October 1, 2024 and December 31, 2024 Visit <https://www.shazam.net/services/marketing/sdr-rules/> for official rules and complete contest details.

To the Moon Rewards

Use your debit or ATM card for PIN- or signature-based purchases from 12:00:00 a.m. PT on **October 1, 2024 through 11:59:59 p.m. PT on December 31, 2024 (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 To the Moon 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.

To the Moon 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 **December 31, 2024, 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: To the Moon Rewards SHAZAM Sweepstakes, 6700 Pioneer Parkway, Johnston, IA 50131. Mail-in entries must be postmarked by December 31, 2024 and received by January 7, 2025 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 October 1, 2024. 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 November 2024, December 2024 and January 2025. The potential Grand Prize winner will be selected in a random drawing on or about January 17, 2025, 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 January 22, 2025.

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.

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



EFFECTIVE 10/25/24: the Telephone Teller (Hal) service will be discontinued.

Alternative forms of banking include:

- **Online/Mobile Banking: Access your accounts 24/7**
 - check balances, transfer money and pay bills
 - send a secure message
 - change your address &/or email address
 - apply for consumer HELOC (home equity line of credit) or mortgage loan
 - Remote Deposit Capture (RDC)
 - * deposit a check using your mobile device
- **Calling your local branch during regular business hours**
 - check balances, transfer money, general questions

NOTICE: CHANGE IN TERMS

ELECTRONIC FUND TRANSFERS (EFT) AGREEMENT AND DISCLOSURE

EFFECTIVE 10/25/2024: the following term will no longer be included in our EFT Agreement and Disclosure

c. HAL. If we approve HAL for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use HAL to:

- Withdraw funds from your savings and checking accounts.
- Transfer funds from your savings and checking accounts.
- Obtain balance information for your savings and checking accounts.
- Make loan payments from your savings and checking accounts.
- Access your Line of Credit and Checking Reserve account.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts.
- Obtain rate information.

Your accounts can be accessed under HAL via a touch-tone telephone only. HAL service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. The following limitations on HAL transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each telephone call.

CLASSIC ACCOUNT - TRUTH IN SAVINGS DISCLOSURE HEALTH SAVINGS ACCOUNT - TRUTH IN SAVINGS DISCLOSURE SHARE ACCOUNTS - TRUTH IN SAVINGS DISCLOSURE SHARE DRAFT ACCOUNTS - TRUTH IN SAVINGS DISCLOSURE

PREVIOUS DISCLOSURES: Accrual of Dividends

For all accounts, dividends will begin to accrue on the noncash deposits (e.g. checks) on the business date the deposit is made. If an account is closed before accrued dividends are credited, the account holder will receive the accrued dividends.

EFFECTIVE 12/01/2024: Accrual of Dividends

For all earning accounts dividends will begin to accrue on the business date the deposit is made. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.