

October 2023



Quarterly Newsletter

www.indianheadcu.org

EARN \$5 FOR E-STATEMENTS!

During the Month of October, anyone signing up for E-Statements for the first time will receive a \$5.00 credit after you receive the first e-statement. It's easy! You must...

- * Be an authorized Indianhead CU Internet Branch user.
 - * Have access to a printer able to print Portable Document Format (PDF) files.
 - * Have Adobe Acrobat Reader 4.0 (or higher) Software on your device.
- 1) Log into Online Banking
 - 2) Click Menu
 - 3) Click Settings
 - 4) Click Edit Email
 - 5) Click Email Address to be added to E-Statements
 - 6) Check Statements Box - Read Pop-up Disclosure and Click "I Agree"
 - 7) Click Submit - A security code will be sent to your email address. To finish adding your email, please enter the security code. Your email address will not be added if you cancel this process.

How to access: Between the 1st & 5th of the month, you'll receive an e-mail notice that your statement is available. Just go to our Internet Branch, log into your account to view or download.

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.

STARTING DECEMBER 1st, service fees will be waived on

- IRA Accounts
- HSA Accounts
- Accounts with Primary Owners age 17 years or younger
- Accounts with a balance of \$5000 or more

Holiday Closings

Indianhead Credit Union will be closed:
Indigenous Peoples/Columbus Day · Monday 10/9/23
Veterans Day · Saturday, November 11, 2023
Thanksgiving · Thursday, November 23, 2023
Christmas Day · Monday, December 25, 2023
New Year's Day · Monday January 1, 2024

NOTICE: CHANGE IN TERMS MOBILE REMOTE DEPOSIT CAPTURE (RDC)

CURRENT Availability of Funds: You agree that items transmitted using RDC are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. In general, if an image of an item you transmit through RDC is received and accepted before 3:30 p.m. Central Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using RDC could be subject to a hold of up to 7 days from the day of deposit. ICU will make funds available sooner based on such factors as credit worthiness, the length and extent of your relationship with us, transaction history, and such other factors as ICU, in its sole discretion, deems relevant. You will be informed of any holds placed on your checks. The first \$225 will be made available immediately.

WILL CHANGE ON 12-1-23 Availability of Funds: You agree that items transmitted using RDC are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. In general, if an image of an item you transmit through RDC is received and accepted before 3:30 p.m. Central Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using RDC **will be subject to a hold of 7 days** from the day of deposit. ICU will make funds available sooner based on such factors as credit worthiness, the length and extent of your relationship with us, transaction history, and such other factors as ICU, in its sole discretion, deems relevant.

EFFECTIVE NOVEMBER 1, 2023

Indianhead Credit Union Hours are Changing

SPOONER

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

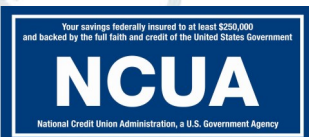
GRANTSBURG

Lobby	Mon-Thu	8:00am-4:30pm
	Friday	8:00am-5:00pm
	Saturday	9:00am-Noon

· SUPERIOR HOURS EFFECTIVE IMMEDIATELY ·

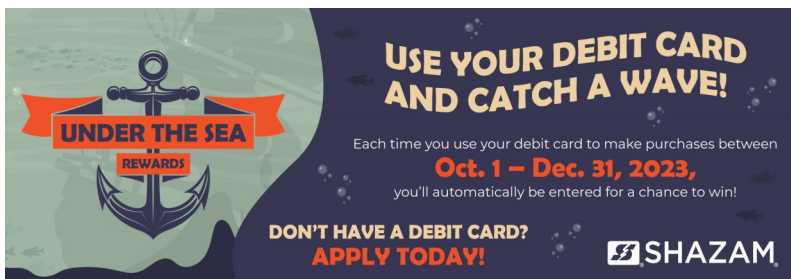
SUPERIOR

Lobby	Mon-Fri	9:00am-5:00pm
	Saturday	Closed



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!



USE YOUR DEBIT CARD AND CATCH A WAVE!

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

DON'T HAVE A DEBIT CARD? APPLY TODAY!



UNDER THE SEA REWARDS

Use your debit or ATM card for PIN- or signature-based purchases from 12:00:00 a.m. PT on October 1, 2023 through 11:59:59 p.m. PT on December 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 **Under the Sea 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.

Under the Sea 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 December 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: Under the Sea Rewards SHAZAM Sweepstakes, 6700 Pioneer Parkway, Johnston, IA 50131. Mail-in entries must be postmarked by December 31, 2023 and received by January 7, 2024 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, 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 November 2023, December 2023 and January 2024. The potential Grand Prize winner will be selected in a random drawing on or about January 17, 2024, 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, 2024.

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.

Use your debit card and catch a wave!!!

Venture out to sea! Each time you use your debit card for a PIN- or signature-based purchase, now through December 31, 2023 you'll automatically be entered for a chance to win great prizes in the Under the Sea Rewards promotion.

Make waves during the Under the Sea 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!

Dive into our new rewards program. 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 October 1, 2023 and December 31, 2023. Visit <https://www.shazam.net/services/marketing/sdr-rules/> for official rules and complete contest details.

75 Years of

INTERNATIONAL CREDIT UNION DAY

On **October 19, 2023**, Indianhead Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the **75th anniversary** of International Credit Union Day®!

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. Indianhead Credit Union is honored to be a part of this proud tradition.

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 be divided among several food pantries within our charter.
- Throughout the month of October, the Credit Union will accept non-perishable food items and cash donations in each office. The CU will match cash donations (up to a total of \$900) to be divided among the chosen food pantries and deliver the food donations to the local food pantry.
- The Credit Union will also offer "Denim Thursdays" to all employees each time they donate \$5 or more to our cause.
- Cake and coffee served on ICU Day

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