



**OCT 2025 | FALL NEWSLETTER**

## DEBIT CARD REWARDS

### Cozy Getaway Rewards

**Use your debit card and embark on your next weekend escape.**

Each time you use your debit card to make purchases between October 1<sup>st</sup> and December 31<sup>st</sup>, 2025, you'll automatically be entered for a chance to win!\*

**Don't have a debit card? Apply today!**



\*Terms apply. See full terms in branch or at [www.indianheadcu.org/debit-card-rewards](http://www.indianheadcu.org/debit-card-rewards)

## INTERNATIONAL CREDIT UNION DAY IS OCTOBER 16

### Celebrate ICU Day with us!

**Indianhead CU is giving back in big ways to Local School Closets:**

- For every debit card transaction on ICU day, we'll donate 25¢ (up to \$600) to local causes.
- All October long, bring in a cash donation—we'll match it dollar for dollar (up to \$900).

**Plus, stop by on International Credit Union Day, Thursday, October 16, 2025 for free baked goods & coffee!**

## ONLINE BANKING & DEBIT CARD OUTAGE

### Online Banking Downtime – October 21–22, 2025

Starting Tuesday, October 21, 2025 at 6 PM, online banking will be unavailable for about 24 hours. **Debit cards may also experience brief interruptions.**

Our branches will be open on Wednesday, October 22, but staff will have limited access to account information.

Thank you for your patience as we complete this system update.

## HOLIDAY CLOSINGS

#### **Monday, October 13, 2025:**

Closed for Columbus Day / Indigenous Peoples Day

#### **Tuesday, November 11, 2025**

Closed for Veterans Day

#### **Thursday, November 27, 2025**

Closed for Thanksgiving Day

#### **Wednesday, December 24, 2025**

Closing early at 12:00 PM for Christmas Eve

#### **Thursday, December 25, 2025**

Closed for Christmas Day

#### **Thursday, January 1, 2026**

Closed for New Year's Day

**Indianhead Credit Union**  
**IndianheadCU.org**  
Federally insured by NCUA | Equal Housing Lender  
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**Spooner Branch:**  
104 East Maple Street  
Spooner, WI 54801  
(715) 635-8273

**Grantsburg Branch:**  
725 S Robert St  
Grantsburg, WI 54840  
(715) 463-5515

**Superior Branch:**  
1225 Tower Ave.  
Superior, WI 54880  
(715) 392-4524



# My Moolah!

**Open a My Moolah Account Today!** The My Moolah Youth Account helps kids and teens learn money skills while having fun. Earn 1% bonus interest on the first \$3,000, get \$5 for opening the account and another \$5 each birthday, plus access to scholarships, events, and tools to build credit. It's a simple way to start smart with money.

Learn more at  
[Indianheadcu.org/  
my-moolah](https://Indianheadcu.org/my-moolah)



## FALL SAVING HABITS

### EXPLORE REMARKABLE SAVING HABITS!

As the leaves turn and the days get shorter, it's a great time to prepare for the busy months ahead. Fraud tends to spike during the holiday season, so taking steps now can help you shop and spend with confidence later.

#### 1. Shop Smart

As holiday sales begin, fraudsters ramp up fake websites, ads, and emails that look legitimate but are designed to steal your info. Always shop from brands you know or have researched, and avoid clicking on random ads or pop-ups on social media.

#### 2. Keep Your Personal Info Secure

If you receive unexpected calls, texts, or emails asking for account numbers, passwords, or passcodes, pause and verify the source. Your credit union will never request this information by phone or email.

#### 3. Use Protected Payment Methods

Choose debit or credit cards with fraud protection, or use mobile wallets that encrypt your information for extra security.

#### 4. Monitor Before the Rush

Set up account alerts. Starting now helps you spot suspicious activity quickly before the busy holiday season.

A little prevention this fall can mean a safer and more enjoyable holiday season.

## EZ AUTO LOCATOR

### FINDING YOUR NEXT VEHICLE JUST GOT EASIER WITH INDIANHEAD CREDIT UNION'S EZ AUTO LOCATOR!

This online tool helps you search for new and used cars in your area, compare options, and connect with trusted dealers—all in one place. Whether you're buying your first car or upgrading to something new, EZ Auto Locator makes the process simple, convenient, and stress-free.



Learn more at  
[Indianheadcu.org/  
ez-auto-locator](https://Indianheadcu.org/ez-auto-locator)



## PERSONAL LOANS

AS LOW AS

# 12.99%

APR\*

- No application fee
- Fast Local Approval

## AUTO LOANS

AS LOW AS

# 4.59%

APR\*

- No application fee
- Fast Local Approval

**Apply online, in our  
mobile app, or call us!**

\*Terms: Annual Percentage Rate (APR) shown represents the lowest possible rate for each loan type and term. Rate and term based on credit score and history. Rates and terms subject to change without notice. Not all applicants will qualify for the lowest rate.

Your deposits are federally insured by the NCUA up to at least \$250,000 and backed by the full faith and credit of the United States Government. Equal Housing Lender. NMLS#464571