

July 2025



www.indianheadcu.org

Quarterly Newsletter



Grantsburg Celebrates Their New Location!

Although the New Grantsburg building has been open since December, it was decided to wait until the weather was nicer to have their Grand Opening. And Grand it was! Guests enjoyed walking tacos and cake. There were a variety of prizes to be won. Milkshake, the Youth Account mascot, made an appearance. The community was given the opportunity to see the beautiful building with all its new features, such as the drive-through, ATM, and self-serve coin machine. It was a wonderful day of gathering and celebrating!

The Grantsburg staff would like to thank those who helped make the day a success: Dale Gottschalk, Dick Hartmann, Larry Avery, Dan Makosky, Renee Zimmerman, Brenda DeWitt, Deb Dalbec, Justine Stephens, Mitch Endle, and our members and nonmembers who came to celebrate! Thank you all so very much!

Dare to EXPLORE REWARDS

USE YOUR DEBIT CARD AND GEAR UP FOR YOUR NEXT ADVENTURE.

Each time you use your debit card to make purchases between July 1 - Sept. 30, 2025 you'll automatically be entered for a chance to win!

SHAZAM
DON'T HAVE A DEBIT CARD? APPLY TODAY!

Use your debit card and dare to explore!

Venture to the great outdoors! Each time you use your debit card for a PIN- or signature-based purchase, now through September 30, 2025 you'll automatically be entered for a chance to win great prizes in the Dare to Explore Rewards promotion.

Explore with friends during the Dare to Explore 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!

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 or apply online 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 July 1, 2025 and September 30, 2025. Visit <https://www.shazam.net/services/marketing/sdr-rules/> for official rules and complete contest details.

Dare to Explore Rewards

Use your debit or ATM card for PIN- or signature-based purchases from 12:00:00 a.m. PT on July 1, 2025 through 11:59:59 p.m. PT on September 30, 2025 (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 **Dare to Explore 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.

Dare to Explore 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 September 30, 2025, 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: Dare to Explore Rewards SHAZAM Sweepstakes, 6700 Pioneer Parkway, Johnston, IA 50131. Mail-in entries must be postmarked by September 30, 2025 and received by October 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 July 1, 2025. 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 August 2025, September 2025 and October 2025. The potential Grand Prize winner will be selected in a random drawing on or about October 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 October 22, 2025.

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

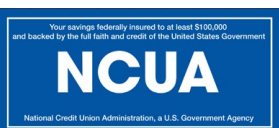
Prizes: One (1) Grand Prize: \$500.00 SHAZAM gift card. Twenty-four (24) monthly prizes: a \$50.00 SHAZAM gift card, eight (8) of which will be given away each month of the Promotion Period.

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.



Spooner: 104 East Maple Street, Spooner, WI 54801 ~ www.indianheadcu.org ~ (715) 635-8273 ~ (800) 645-9391 ~ Fax: (715) 635-6913
Grantsburg: 725 South Roberts Street, 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

Change in Terms to Funds Availability Notice

Effective July 1, 2025

Current terms:

Longer Delays May Apply

In some cases, we may not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first business day unless one of the circumstances listed below apply.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

*We believe a check you deposit will not be paid.

*You deposit checks totaling more than \$5,525 on any one day.

*You redeposit a check that has been returned unpaid.

*You have overdrawn your account repeatedly in the last six months.

*There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

*If you are a new member, the following special rules will apply during the first 30 days your account is open.

*Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of

our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

*Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

New Terms Effective 7/1/25:

Longer Delays May Apply

In some cases, we may not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposits, however, will be available on the first business day unless one of the circumstances listed below apply.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

*We believe a check you deposit will not be paid.

*You deposit checks totaling more than \$6,725 on any one day.

*You redeposit a check that has been returned unpaid.

*You have overdrawn your account repeatedly in the last six months.

*There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

*If you are a new member, the following special rules will apply during the first 30 days your account is open.

*Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

*Fund from all other check deposits will be available on the ninth business day after the day of your deposit

Holiday Closings

Indianhead Credit Union will be closed:

· Labor Day ·

Monday, September 1

· Indigenous Peoples' Day / Columbus Day ·

Monday, October 13

Phones

We have a new phone system, but no matter which of our Member Service Representatives answers, you'll receive the best help possible.

When the Grantsburg Branch calls it will be from 866-836-4533. We're hoping this will help us better serve you.

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