



87th Annual Meeting

Indiana Heartland's Annual Meeting will be held at Moe's River Room, located at 150 S. Reed Rd on Thursday, May 9th. Social hour begins at 5:30 p.m. with dinner following at 6 p.m. The evening will conclude with a business meeting and prize drawing. Tickets will be \$9 for adults and \$4.50 for children 3-11. Children 2 and under will be free. Tickets will be available until Tuesday, May 7th, and **must be purchased in advance**. Come join us for food, prizes, and fellowship and learn more about "your" credit union.

*Remember this is a privilege to attend that only being a member can do. You are a shareholder and you have a say.

**The credit union will be closing at 12 p.m. on Thursday, May 9th to prepare for the annual meeting. Hope to see you there!

\$500 Scholarships - Deadline April 19th

Indiana Heartland FCU is proud to announce our 8th annual scholarship in the amount of \$500.

Indiana Heartland FCU will award two \$500 scholarships for applicants that exemplify the credit union philosophy of "people helping people." This will be determined through applicant's volunteer work, community service, and leadership. Interested applicants must be a member as of Dec. 31, 2018. Applicants must have a 3.0 G.P.A. in order to qualify. Applicants will be judged on their academic success, determination, goals, work history, church and community activities, as well as their school transcript, and essay. Applications are available to download via our website www.indianaheartland.org. The winners will be announced at our Annual Meeting. If you have questions, feel free to call the credit union at 765-854-3067.

Holiday Closings

Good Friday	Friday, April 19th
Memorial Day	Monday, May 27th
Independence Day	Thursday, July 4th

Share & Draft Account Dividends

Declared & Paid March 31, 2019

REGULAR SHARES

\$5-\$2,500	.15% APR
\$2,501-\$25,000	.20% APR
\$25,001-\$50,000	.25% APR
\$50,001-above	.50% APR

CHRISTMAS SHARES

\$5-above	.30% APR
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KIDS CLUB SHARES

\$5-above	.75% APR
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DRAFT ACCOUNT

\$5-above	.15% APR
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Dividends are paid & declared at quarter end. Subject to change without notice. See Truth-in-Savings disclosure.





Get Pre-Approval Before You Shop!

Does the dealer's finance department intimidate you? Are you worried about not getting the best rate or having a payment that is too high for your budget?

Let us help take the stress out of car buying. Shop like a cash buyer and bypass the dealer's finance department with pre-approval from IHFCU.

Rates "as low as" 2.49%APR*

Our loan officers are here to help you through the car buying process. Walk into the dealer with the confidence knowing that you are getting the best interest rate possible!

Not ready to sell your current vehicle? Refinance your vehicle from another financial institution and **receive up to 2% off** your current rate and receive a free car wash!

*For qualified borrowers only. Includes all eligible discounts. Rates may be higher based on credit risk, terms, and/or model year. Rates subject to change without notice. Subject to credit approval.

Attention Debit Card Holders

Travel notifications: If you are traveling out of state or the country, please call the credit union and let us know. This will avoid temporary card suspension due to unusually spending patterns & states with high fraud alerts.

Vacation Loans

Are you dreaming about getting away to a tropical island or maybe a cabin in the woods? Make that dream a reality with a vacation loan from IHFCU! Vacation loans are perfect for any getaway of your choosing. Come in and get pre-approved for a vacation loan.

\$1,500 for 12 months at 9.99% APR*

*Rates are not credit score sensitive, but are subject to credit approval. For qualified borrowers only. Rates subject to change without notice.

Theme Park Tickets

Summer will be here before we know it! Start making plans with discounted theme park tickets. As a member of IHFCU, you are eligible to purchase discounted ticket at the credit union for the Indianapolis Zoo! Contact the office for a discount code to purchase tickets online for Indiana Beach, Kings Island, and Holiday World Splashin' Safari. Tickets will be available starting in May.

Mortgage Rates at Yearly Low

Are you looking to purchase your first home? Or are you tired of never knowing which company currently has your mortgage? Well we have the solution for you! We have partnered with Member First Mortgage for all of your mortgage needs. IHFCU and Member First Mortgage share the credit union philosophy of "people helping people" and we would love to help you. Have the peace of mind knowing that your mortgage will stay with Member First for the life of your loan. For more information, visit www.indianaheartland.org