



Reflecting Back On 2018 and Looking Forward to 2019!

This past year was another successful year for Indiana Heartland. We were able to welcome over 430 new members into the Heartland family which we continue to grow each and every day. This year we were able to give back to the community in many different ways. We raised money to help local women who cannot afford mammograms. We collected canned goods, school supplies, and hats and gloves which were given to those in need in our community. We participated in We Care for the 10th year in a row by decorating a tree in the Trim-A-Tree Festival. The list goes on and on. None of this would have been possible without, YOU, our generous members.

We would also like to thank everyone for the gifts and cards we received this holiday season. We are truly blessed to work with such wonderful members every day.

This year be sure to spread the news on how wonderful Indiana Heartland FCU is by letting your co-workers and family members know about us. Share with them the benefits of a credit union- top quality service, low minimum balances, lower interest rates on loans, higher returns on savings, community outreach programs and lots more! And remember... once you join IHFCU you are a member for life!

Thank you for your loyalty, we truly love our members! May 2019 be full of blessings and prosperity for all!

Indiana Heartland Members Receive 1% Interest Rebate & .50% Bonus Dividend!!

For the 8th year in a row, the 2018 Member Bonus Dividends and Loan Interest Rebates have been approved by your IHFCU Board of Directors. Over the last 8 years, more than \$95,000 in interest rebates and bonus dividends have been given back to the members!

Rates are based upon the amount of activity (deposits and loans) with your credit union. The larger your deposits and loans, the higher your bonus dividend and interest rebate amount. This method provides a great reward for those members utilizing credit union services. This is just another example of how Indiana Heartland FCU is here for YOU!!

Indiana Heartland FCU could not make this happen without our LOYAL Members. We need your referrals and new members to make the Member Bonus and Rebates available for years to come. Tell your friends and family what YOUR credit union has to offer! Ask them if their financial institution is returning earnings to them each year.

Holiday Closings

MLK Day	Monday, Jan. 21 st
President's Day	Monday, Feb. 18 th
Good Friday	Friday, Apr. 19 th

Share & Draft Account Dividends

Declared & Paid December 31, 2018

REGULAR SHARES

\$5-\$7,500	.10% APR
\$7,501-\$25,000	.20% APR
\$25,001-\$50,000	.25% APR
\$50,001-above	.40% 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-\$7,500	.05% APR
\$7,501-\$25,000	.10% APR
\$25,001-above	.15% APR

Dividends are paid & declared at quarter end. Subject to change without notice. See Truth-in-Savings disclosure.





\$500 Scholarships- Deadline April 12th

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. Applications are due April 12, 2019. Winners will be announced at our Annual Meeting. If you have questions, feel free to call the Credit Union office at 765-854-3067.

Tax Time is Just Around the Corner!

Vehicle Rates "as low as" 2.49% APR*

Tax time is one of the best times to purchase a new vehicle! Shop like a cash buyer and bargain for the best price with a Pre-Approved vehicle loan. We offer competitive low rates for new and used autos, RVs, motorcycles, and watercraft.

Not looking to buy, **REFINANCE** your vehicle from another lender and receive up to 2% off your current rate and in return we will give you a gift card.

At IHFCU, we truly believe we are your best option for financing your vehicle. As a credit union, we are a not-for-profit organization. That means our would-be profits go back to our members in the form of lower loan rates and higher deposit rates. Therefore, our auto loan rates are typically the lowest around!

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

Indiana Heartland FCU's 87th Annual Meeting

Our annual meeting will be held in May. More details will be announced in our April newsletter. Being a member of a credit union enables you to vote for your Board of Directors. Every year, we have 2 board seats open for re-election that help govern our credit union. If you are interested in running for the Board or Supervisory Committee, please come into the credit union and pick up an application and return it by March 15, 2019.

Do you need a "Break"?

Let us help with a Spring Break Loan!

Everyone deserves the chance to get away, but may not have the funds to make it a reality. With an IHFCU Spring Break Loan, we can help you cover some of the cost with this low rate personal loan.

- Great, low fixed rate of 9.99% APR*
- Up to 15 months
- Borrow up to \$2,000

Apply online today or visit the credit union.

Want to save for the next time the travel bug strikes? Open a special vacation savings account today.

*Subject to credit approval. For qualified borrowers only. Some restrictions may apply.

Are You Thinking About Buying a New Home?

IHFCU has teamed up with Member First Mortgage for all of your home loan needs. At Member First Mortgage their mission is simple: Deliver expert mortgage solutions! If you are looking for a mortgage lender than look no further than Member First Mortgage. For more information, visit www.indianaheartland.org.

We Care Trim-a-Tree Update

We were excited to participate in the We Care Trim-a-Tree Festival once again this year! With the help of donations from you and several area businesses, IHFCU was able to donate a We Care tree that went for the highest bid of \$3,900! We love the opportunity to give back to the community every year through this wonderful organization and it would not be possible without your support. Thank you IHFCU members. We love showing the community how much our members care!