



85th Annual Meeting

Indiana Heartland's Annual Meeting will be held at Celebrations Banquet and Conference Facility, located at 3437 W. Sycamore St. on Thursday, May 4th. Social hour starts at 5:30 pm. Full course dinner will be served at 6 pm with a business meeting and prize drawing following. 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 Monday, May 1st, 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 pm on Thursday, May 4th to prepare for the annual meeting. Hope to see ya!

\$500 Scholarships – Deadline April 13th

Indiana Heartland Credit Union is proud to announce two scholarships in the amount of \$500 each.

Membership is required. Interested applicants must be a member as of Dec. 31, 2016 before applying. Applicants must have a 3.0 GPA, a transcript, and an essay. Criteria are determination, goals, work history, academics, church, and community activities.

Applications are due April 13th. Applications are available on our website. Winners will be announced at our annual meeting in May.

If you have questions, feel free to call the Credit Union office at 854-3067.

Discount Ticket Prices for Theme Parks!



Get ready for the summer fun! As a member of IHFCU, you are eligible to purchase discount tickets to the Indianapolis Zoo, King's Island, Cedar Point, Indiana beach, and Holiday World Splashin' Safari. All available starting in May.

Avoid those long ticket lines & walk right in with tickets in your hand! Purchase your tickets TODAY!

Holiday Closings

Good Friday	Friday, April 14th
Memorial Day	Monday, May 29th
Independence Day	Tuesday, July 4th

Member Service Reps

Buffey Hedrick - CEO
 Shelley Sautter - VP of Operations
 Amber White - VP of Finance
 Shelley Preston - Teller Supervisor
 Heather Catron - Member Rep
 Madison Mullenix - Member Rep
 Stacy Koon - Member Rep

Share & Draft Account Dividends

Declared & Paid March 31, 2017

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.



Summer is Right Around the Corner...

Vacation with the IHFCU Platinum Visa Credit Card that gives you more! You know that IHFCU offers great services and rates, but do you know how well IHFCU's Platinum Visa card stacks up against the competition?

- Annual Percentage Rates (APR) as low as 9.9%* with no annual fee!
- Pay off your balance quickly with a low rate
- No cost \$400,000 Travel/Accident insurance provided
- Auto Rental insurance included
- Transfer balances with low 3% transfer fee

With No Annual Fee and rates as low as 9.9% APR* for purchases and cash advances, a VISA from IHFCU is a smart choice!

Do you already have an IHFCU Platinum Visa Card? Apply for a limit increase! What are you waiting for? Apply online today at www.indianaheartland.org, or stop in the office and pick up an application!

*Subject to credit approval. Rates may be higher based on credit score.

Attention Debit Card Holders

Travel notifications: If you are leaving the state or country for travels, please call the credit union and let us know. This will avoid temporary card suspension due to unusual spending patterns & States with high fraud alerts.

Find Peace of Mind with an Extended Car Warranty

Daily commutes add mileage to your vehicle and wear out mechanical parts, increasing your chance for a breakdown. While regular oil changes and other routine maintenance keep your car in good working condition, unexpected problems could arise.

Route 66 Warranty protects your wallet from the high cost of vehicle repairs.

Are you saving for those unexpected vehicle repairs? Rule of thumb...You should be saving at least \$100/month for those unexpected vehicle repairs. Does that sound like a lot! Well, then let Route 66 take your shock and pay your repairs for you! You can add a warranty to your automobile loan for as little as \$30/month.

- Zero Deductible
- 24-Hour Roadside Assistance—towing, tire repair, battery boost and lock-out service
- Rental Car Reimbursement
- Total Loss Refund (full refund in the event your vehicle is deemed a total loss due to a collision by your insurance provider.)

Include Route 66 Extended Warranty on Your IHFCU Auto Loan or Purchase for Any Vehicle You Own. It's worth the peace of mind!

Spring into Savings with a New Loan

- Automobile Rates "as low as" 2.99% APR***
- Motorcycle Rates "as low as" 2.99% APR***
- Recreational Vehicle Rates "as low as" 3.99% APR***
- Boat Rates "as low as" 4.59% APR***
- Lawn Mower Rates "as low as" 6.49% APR***

With summer just around the corner, you might be eyeing a new vehicle. Look no further because the road to savings starts here! We offer competitive rates and quick approvals on loans for new and used autos. Whether your budget is for a new or used vehicle, Indiana Heartland FCU is here for YOU!

For those of you that already have the car of your dreams, but it's financed with another financial institution...We have a deal for YOU! Refinance your current loan with us and get a discounted rate up to 2% off your current vehicle rate. You may be able to save yourself 100's of dollars in finance charges! Apply online at www.indianaheartland.org.

- **Easy application** - apply online 24/7, or at the credit union.
- **Finance up to 100%** of your vehicle purchase, including tax, title and license
- **Fast pre-approval** - you'll know the exact amount you're approved for which will allow you to shop like a cash buyer and bargain for the best price.

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

Need a Great Summer Vacation? Now you can afford it!

A much needed vacation can often get put off due to unforeseen financial expenses. Well, don't put it off any longer. You can get a vacation loan with a small monthly payment and minimal interest to pay back. Come in and get pre-approved for a vacation loan, and pay it off just in time for next year's vacation.

\$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.

**Payments
"as low as"
\$130/month**