



# Indiana Heartland FEDERAL CREDIT UNION

## Holiday Closings

### Martin Luther King Day

Monday, January 15th

### Presidents' Day

Monday, February 19th

### Good Friday

Friday, March 29th

## Share & Draft Account Dividends

Declared & Paid December 31, 2023

## REGULAR SAVINGS

\$5-\$2,500	.30% APR
\$2,501-\$25,000	.90% APR
\$25,001-\$50,000	1.20% APR
\$50,001-\$250,000	1.75% APR
\$250,000-above	2.59% APR

## CHRISTMAS SHARES

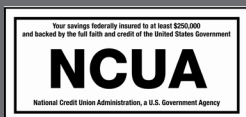
\$5-above	.30% APR
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## KIDS CLUB SHARES

\$5-above	.75% APR
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## DRAFT ACCOUNT

\$5-above	.30% APR
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## Winter 2024

## Hello 2024!

It's hard to believe the growth IHFCU has experienced these past few years. More growth means more opportunities to give back to our community! Thanks to you, we were able to donate to our local schools, The Kokomo Rescue Mission, Kokomo Urban Outreach, H.E.S.P., Kokomo Humane Society, and many more! We also had the pleasure to be the title sponsor for the City of Kokomo's 3rd annual Christmas parade!

For the first time ever, IHFCU will be giving ALL share accounts a **.25% bonus dividend**, along with a **1% interest rebate** on all current loans! Be sure to let your family and co-workers know the benefits of joining our credit union: quality service, competitive interest rates on savings and loans, credit building tools, community outreach programs, and much more! Remember... once you join IHFCU, you are a member for life!



## 92nd Annual Meeting is Booked!

Mark your calendars! Our 92nd annual meeting will take place on **Thursday, April 18th** at Hingst Hall on the campus of Ivy Tech! Be sure to come enjoy one of the many benefits of being a part of the Indiana Heartland family!

Being a member of a credit union enables you to vote for your Board of Directors. Every year, we have two board seats open for re-election. Our Board of Directors meets once a month on a volunteer basis and helps govern our credit union.

If you are interested in giving back to your community and joining the Board of Directors or the Supervisory Committee, applications can be picked up at the credit union for nomination committee to review.

**Applications will be accepted until March 12, 2024.**



**Winter 2024**

## **IHFCU's 13th Annual Scholarship**

Applications are now available for IHFCU's 13th annual scholarship. IHFCU awards two, \$500 scholarships to members who exemplify the credit union philosophy of "people helping people." Applicants will be judged on their academic success, determination, goals, work history, church and community activities, as well as their school transcripts and essay. Interested applicants must have a 3.0 G.P.A. and be a member as of December 31, 2023 in order to qualify.




Applications are available to download via our website, [www.indianaheartland.org](http://www.indianaheartland.org). Applications are due by April 17, 2024. We look forward to assisting these two students in reaching their goals!

**This scholarship is available to high school seniors and current college students of "any" age!**

## **Beat the Winter Blues with a Vacation Loan!**

Money can't buy you happiness, but it can get you a trip to the beach! Finance a vacation loan with IHFCU and let us help cover the cost of your next get away. Take advantage of our affordable rates and make payments as LOW as \$29 a week!



-  Borrow up to \$2000
-  Up to 18 months financing
-  Great, low fixed rate of 12.99%\*

"Reduced" Fixed Rate 12.99% APR\*  
Unsecured, up to 18 month term.  
Maximum balance \$2000. \*Subject to credit approval.  
For qualified borrowers only. Some restrictions may apply.



## **Free Money, Fun Events, and Higher Dividends!**

Teaching children the value of money is an important life skill. Start building smart savings habits that will last a lifetime with a Kids Club account from IHFCU! Our Kids Club pays higher dividends and funds will become available when your child turns 18.

Plus, they will receive a \$15 deposit each year during their birthday month until they're 18! Having a Kids Club account will allow them to participate in Kids Club exclusive events too!



**Mention this newsletter and we'll put \$15 in your child's new account to get them started!**