



IHFCU's 3rd Annual Fall Festival!

Mark your calendars for **Saturday, October 11th!** The festivities will begin at 10 a.m. with the costume contest starting at 11 a.m.!

Come on out for Hawg Heaven, carnival games, prizes, bounce houses, face painting, treat bags, and chances to win Buck's spooky basket!

All taking place, here at IHFCU, on October 11th!

Buck hopes to see all his kids' club members and invites you to bring along your friends, as this event is **open to the public!**



Also coming up: **IHFCU's Annual Visits with Santa!**

Buck is partnering with Santa Claus on Friday, December 12th, from 5 p.m. to 7 p.m.! This event is for children 10 and under and will take place here, at IHFCU! We'll have cookies, hot chocolate, gifts, pictures with Santa, giveaways, and MORE! **We will be closed at noon that Friday to prepare for the event. Thank you for understanding.**



Notice to Members: Account Verification Audit

The Supervisory Committee will be conducting an audit of members' accounts as required by law. Please compare the balances shown on the enclosed statement as of **September 30, 2025**, with the balance shown on your records. If the balances DO NOT agree with your records, please mail a letter with your name and correct balance to:

Nicholas Smith-McCombs
Supervisory Committee
P.O. Box 6794
Kokomo, IN 46904-6794

If the balances do agree with your records, no action is required. If no reply is received within 10 days, the statement will be considered correct.

Holiday Closings

Columbus Day

Monday, October 13th

Veterans Day

Tuesday, November 11th

Thanksgiving

Thursday, November 27th &

Friday, November 28th

Christmas Eve & Christmas

Wednesday, December 24th &

Thursday, December 25th

New Year's Eve & New Years

Wednesday, December 31st &

Thursday, January 1st

Share & Draft Account Dividends

Declared & Paid September 30, 2025

REGULAR SAVINGS

\$5-\$2,500	.50% APR
\$2,501-\$25,000	.75% APR
\$25,001-\$50,000	1.25% APR
\$50,001-\$250,000	1.50% APR
\$250,001-above	1.75% APR

CHRISTMAS SHARES

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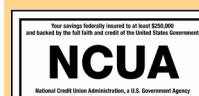
BUCK'S KIDS CLUB SHARES

\$5-above	.75% APR
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DRAFT ACCOUNT

\$5-above	.30% APR
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Dividends are paid & declared at quarter end. Subject to change without notice. See Truth-in-Savings disclosure.



Member First Mortgage
NMLS #149532
IHFCU
NMLS #1651413





Indiana Heartland

FEDERAL CREDIT UNION



Fee Schedule Updates!

At IHFCU, we strive to keep fees as low as possible while offering you competitive rates and valuable services. From time to time, we review our fee structure to ensure that we can continue to offer the best possible financial services.

Effective **December 1st**, the fee schedule will change to reflect the changes listed below.

This change helps us continue offering competitive loan and savings rates, maintain high-quality services, and invest in tools that make your banking experience easier and more secure.

We appreciate your understanding and thank you for being a valued member of IHFCU!

- **Administrative closing account: \$20.00**
- **Returned check: \$25.00**
- **Returned ACH Loan Payment: \$25.00**
- **Early Christmas Club Withdraw (Jan 1st-Sept 30th): \$10.00**
- **Cashier Checks: \$2.00**
- **Returned Mail per Postal Service: \$3.00**
- **Dormant Account (12 months of inactivity with a balance less than \$25.00): \$5.00, then \$1.00 every month until no longer dormant.**

Members will no longer pay a fee for overdraft transfer fees from savings to checking to cover a transaction! No fee for ATM PIN changes and 10 PIN-based transactions per month, instead of 8!



Holiday-Helper-Loan!

Make the holidays brighter with our Holiday Helper Loan! Extra cash for gifts, travel, or simply peace of mind—because the season should be joyful, not stressful. Apply online today!

Monthly payments for only \$107.16 and loan is paid off in time for next year!



Up to \$1,200



***12.99% APR**



12 Months

**Reduced* Fixed Rate *12.99% APR. Unsecured, up to 12 month term. Maximum balance \$1,200. Subject to credit approval. For qualified borrowers only. Some restrictions may apply.

Coming Soon: Deposit Checks Anytime, Anywhere!

IHFCU is excited to announce that remote deposit capture will be available within our online banking app very soon!

We are always striving to improve your banking experience. This additional service allows you to make check deposits from the comfort of your home, at work, or when you're on the go!

Announcements and more information about the service and start date will be on our website and Facebook page!

Scan the QR code to follow us on [Facebook](#), so you can always stay up to date on promotions, giveaways, events, and the latest news from IHFCU!



This service is a privilege and will only be available to qualifying members. You must have an account open for longer than 90 days in order to be eligible to qualify.

Disclosures, restrictions, and user agreement will be provided at the time of enrollment.

