



**Adventure Awaits!**

Spring savings is in full bloom! Now is the time to finance or refinance with IHFCU! Our auto loan rates are as low as **\*4.79% APR!**



Whether you're shopping for a new ride or looking to lower your current car payment, we're here to help you get on the road to savings. Enjoy competitive rates, top notch protection plans, and a hassle-free application process where you can get pre-approved, so you know your budget and can shop with confidence!

**GIVEAWAY**

Finance or refinance your auto loan with IHFCU and automatically be entered to win **BIG!** Each month, one lucky member is eligible to win a complete car kit and their first month's car payment **PAID** for up to **\$500!**

\*Rates are subject to change at any time. Rates based on credit performance, age of vehicle, and term of loan. Rates reflect 730+ FICO 8 credit score.

**Holiday Closings**

**Memorial Day**

Monday, May 25th

**Juneteenth**

Friday, June 19th

**Independence Day**

Friday, July 3rd

**Share & Draft Account Dividends**

Declared & Paid March 31, 2026

**REGULAR SAVINGS**

\$5-\$2,500	.60% APY
\$2,501-\$25,000	.90% APY
\$25,001-\$50,000	1.25% APY
\$50,001-\$100,000	1.50% APY
\$100,001-\$250,000	1.60% APY
\$250,001-above	1.80% APY

**CHRISTMAS SHARES**

\$5-above .30% APY

**BUCK'S KIDS CLUB SHARES**

\$5-above .75% APY

**DRAFT ACCOUNT**

\$5-above .30% APY

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

**IHFCU's 94th Annual Meeting!**



Our annual meeting is right around the corner, and you won't want to miss it! Get the inside scoop on how your credit union is growing, what we've accomplished this past year, and what's coming next! Just for attending, you will receive a special gift from IHFCU!

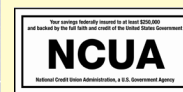


Exact date coming soon, so be sure to follow our Facebook page by scanning the QR code!

**Don't forget! IHFCU now offers Remote Deposit Capture! This additional service allows you to make check deposits from the comfort of your home, at work, or when you're on the go! Call us to see how you can get started!**



This service is a privilege and will only be available to qualifying members. You must have an account open for longer than 90 days. Disclosure, restrictions, and user agreement is provided at the time of enrollment.



Member First Mortgage  
NMLS #149532  
IHFCU  
NMLS #1651413





**Indiana Heartland**  
FEDERAL CREDIT UNION



## Unlock Your Dream Home!

Owning a home is likely the biggest investment of your life, whether you're looking to buy a new home or leverage equity from your current home, IHFCU is here to help you every step of the way! Through Member First Mortgage, we can offer:



**Affordable Down Payment Options!**



**Easy Online Application!**



**Competitive Rates & Closing Costs!**

Not quite sure how the home buying process works or what your budget is? We have a **mortgage calculator**, **home-buying guide**, and even short videos explaining **how to apply and what to expect!** Member First Mortgage offers a vast selection of different financing options to best fit your needs!

Visit [www.indianaheartland.org](http://www.indianaheartland.org) and start taking steps towards your dream home!

All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Restrictions may apply. Member First Mortgage, LLC is a partner of Indiana Heartland Federal Credit Union.

## VACATION LOAN GIVEAWAY!

**Finance your next vacation with IHFCU and be entered to win our Paradise Prize Pack!**

**You could take home two beach chairs, two pool floats, a 50qt cooler, and MORE! The perfect addition to your next Vacation!**

**TRAVEL NOW, PAY LATER!**



**UP TO \$2,000!**

Take the stress off your wallet and make your next retreat unforgettable with our **FIXED-rate** financing, perfect for creating memories that last a lifetime! Plus, **NO** payment is due for 60 days! Apply today on our website!

\*\*\*Reduced\*\* Fixed Rate \*12.99% APR. Unsecured, up to 15 month term. Maximum balance \$2,000. Subject to credit approval. For qualified borrowers only. Some restrictions may apply.

*April is Youth Savings Month!*



April is Youth Savings Month! It's the perfect time to help kids build smart money habits to prepare for their future! To celebrate, we're giving their savings a boost! Make a deposit into a Kids Club account during April, and we'll match one deposit up to \$25! Limit one match per member!

