



Buck's Fall Festival!

You're invited to IHFCU's 4th Annual Fall Festival on Saturday, **October 10th**! The festivities will begin at 10 a.m., with the costume contest starting at 11 a.m.!

Come on out to 402 S. Berkley Rd. to enjoy bounce houses, games, a petting zoo, face painting, treat bags, and more! Kid's Club members can enter to win a mega spooky basket!

Buck hopes to see all his Kid's Club members and invites you to bring along your friends! This event is open to the public for children 11 & under!



Right Around the Corner is...

Visits With Santa!

Buck is partnering with Santa Claus on Friday, December 11th, from 5 - 7 p.m.! This event is for children 10 & under and will take place here at IHFCU! We'll have cookies, hot chocolate, gifts, pictures with Santa, giveaways, and MORE!

We will be closing at noon that Friday to prepare for this community event. Thank you for understanding.



IHFCU's 94th Annual Meeting!

Our 94th Annual meeting is finally here! Mark your calendars for Monday, November 23rd. The meeting will take place via Zoom! There will be a link available to join on our website. Members who attend virtually will receive a gift card!

Why Attend?

Our Annual Meeting is a chance for members to learn more about the health and direction of their credit union! You'll hear updates about IHFCU, learn about our progress over the past year, and hear what's ahead for the future. As a member-owner, your participation helps keep our credit union strong and member-focused. We hope you'll join us!

Holiday Closings

Columbus Day

Monday, October 12th

Veterans Day

Wednesday, November 11th

Thanksgiving

Thursday & Friday, November 26th & November 27th

Christmas

Thursday & Friday, December 24th & 25th

New Year's

12 p.m. on Thursday, December 31st & Friday, January 1st

Share & Draft Account Dividends

Declared & Paid September 30, 2026

REGULAR SAVINGS

\$5-\$2,500	.60% APY
\$2,501-\$25,000	1.00% APY
\$25,001-\$50,000	1.25% APY
\$50,001-\$100,000	1.45% APY
\$100,001-\$250,000	1.75% APY
\$250,001-above	2.00% APY

CHRISTMAS SHARES

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

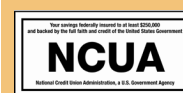
\$5-above	.75% APY
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DRAFT ACCOUNT

\$5-above	.30% APY
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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

Fall is Calling, Where Will You Go?

Apply Today!



Crisp air. Colorful leaves. Cozy campfires. The perfect time to hit the road!

Fall camping is a great excuse to escape for a weekend and enjoy the outdoors from the comfort of your RV. Whether you're chasing campfire nights, planning a family getaway, or looking for your next adventure, an RV loan from IHFCU can help you get there!

*Rates are subject to change at any time. Rates based on credit performance, age of vehicle/term of the loan. Rate listed reflects 730+ FICO 8 credit score. Must be a new loan or refinance from another lender.

As Low As ***7.79%**

CHRISTMAS

LOAN SPECIAL



Up to **\$1,200**



***12.99% APR**



12 Months!

Monthly payments of only \$107.16 and have it paid off in time for next year!

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.



GO GREEN & GET GREEN!

Make the switch to eStatements and get **\$10** in your IHFCU account! Ready to ditch the paper? Going paperless comes with more perks than just \$10!



Keep statements secure! No worrying about proper disposal of paper statements or them falling into the wrong hands!



Get your payments faster! No waiting for the mail and your statement is available the first day of every month!



Use less paper! Going digital helps reduce paper waste and the resources used to produce and deliver paper statements!

It's a small switch that makes a big difference and puts a little green back in your pocket!

Call or stop by to make the switch!

Special Notice!

IHFCU is upgrading our system to better serve you! This exciting update will help us improve efficiency and enhance your member experience. There may be some temporary inconvenience during the transition, but we appreciate your patience as we work toward a better IHFCU!

Please be aware that, on the evening of **Wednesday, October 7th & 21st**, system maintenance will affect funds availability limits and the ability to access online banking. (Beginning 10:00 p.m. for an estimated 6-10 hours.)