



Celebrating a Year of WOW!

\$80k



As we close out 2025 and step into a new year, we are proud to reflect on what truly made this year meaningful. Our members, our community, and our commitment to **people helping people!**

Thanks to your support, IHFCU was able to give back **over \$80,000** to our community! Your membership helped support local organizations like the Kokomo Police and Fire Department, local schools, the H.E.S.P. Foundation, Kokomo Urban Outreach, Kokomo Humane Society, the UAW Response Fund, We Care, and many more!

2025 Highlights!



IHFCU welcomed over **400** new members to the Heartland family, including **95** new Buck's Kids Club members! We brought our Kids Club mascot to life with a spectacular mascot suit, making events even more special!

We were thrilled to welcome Whitney Wright to our staff and celebrated assets surpassing **\$48 million!** Plus, we had over 500 attendees at our year-round Kids Club events—making this year one full of growth, fun, and community!

\$58,300 back to Members!

CONGRATULATIONS! Because of your commitment to responsible financial habits, the IHFCU Board of Directors and Management have approved a **.25% BONUS** dividend on savings, and as a **reward** for on-time payments on all your loans in 2025 (never 30 days past due), members will be awarded a **1% interest rebate**. At IHFCU, membership truly **pays!**

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 joining the Board of Directors or the Supervisory Committee, Applications can be picked up at the credit union for the nomination committee to review, and will be accepted until March 15th.

Holiday Closings

Martin Luther King Day

Monday, January 19th

Presidents Day

Monday, February 16th

Good Friday

Friday, April 3rd

Share & Draft Account Dividends

Declared & Paid December 31, 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

4th Quarter BONUS: .25% APR

CHRISTMAS SHARES

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

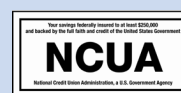
\$5-above	.75% APR
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DRAFT ACCOUNT

\$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

IHFCU's 15th Annual Scholarship!

Indiana Heartland Federal Credit Union is proud to announce our 2026 Scholarship Program, created to support our members as they pursue their educational and career goals!

This year, IHFCU is awarding \$3,000 in scholarships, including:

- Two \$1,000 academic scholarships!
- One \$1,000 scholarship for a member pursuing a trade!



We are seeking members who exemplify the credit union philosophy of "people helping people." Applicants will be evaluated on academic success, determination, goals, work history, church and community involvement, as well as their transcript and essay.

You must have become a member by the end of 2025 and have a GPA of 3.0 or higher to qualify.

Applications are available to download on our website at www.indianaheartland.org.

Apply today and let IHFCU help support your path towards a successful future!



Your Next Getaway Starts Here!

Ready for some rest, relaxation, or adventure? IHFCU's Vacation Loan makes it easy to fund your next getaway, whether it's a sunny beach, a cozy mountain retreat, or a fun city adventure!



\$2,000



***12.99% APR**



15 Months!

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!

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.

New Year's Financial Resolutions!

Whatever your 2026 goals may be, IHFCU is here to help you reach them. At the heart of everything we do is our philosophy of **people helping people** and we truly stand by it.

Whether you're looking to build or rebuild your credit and aren't sure where to start, hoping to consolidate high-interest credit card debt into a more manageable payment, or wanting to understand what home or vehicle fits comfortably within your budget, our team is here to guide you. We'll sit down with you, review your options, and help create a plan that works for your life, not just your finances.

From personalized loan solutions and budgeting guidance to honest answers and ongoing support, IHFCU is here to help you make the most of your money and move confidently toward a stronger financial future. You don't have to navigate it alone. **IHFCU is here to support you!**

NEW YEAR'S RESOLUTIONS

- ☒ **Build Credit!**
- ☒ **Pay Off Debt!**
- ☒ **Budgeting!**
- ☒ **New Car!**
- ☒ **New Home!**