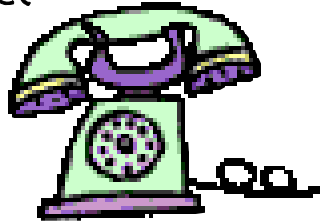


Who do you contact with Questions or Concerns?



General Management

Katherine Berndt President

General Administration, New Services, Issues with Quality of Services Received, Advertising (Spooner Office)

Lesa Dahlstrom Vice President Accounting

Assists with Presidents duties in her absence, Debit Card & ATM Card Issues, Internet Branch Questions (Spooner Office)

Collections

Bruce Frei Vice President Business Development

NSF Check Issues, Liaison with Indirect Lending, Vehicle Titling & Licensing, Collections, Credit Life & Disability Questions (Spooner Office)

Dee Campeau Collections/Teller

Balance Inquiries, Balance Transfers, Account Questions, Check Re-ordering, Collections, Deposits, Withdrawals, Loan Payments (Grantsburg Office)

Lending

Brenda DeWitt Loan Consultant

Loan Applications, Loan Processing Questions (Spooner Office)

Jackie Finch. Branch Manager/Loans

Loan Applications, Loan Processing Questions, Vehicle Titling & Licensing (Grantsburg Office)

Cheri VanGuilder Receptionist

Vehicle Titling & Licensing, Lien Perfections (Spooner Office)

Devon Kresinske Loan Clerk/Teller

Loan Insurance Questions and Issues, Balance Inquiries, Balance transfers (Spooner Office)

Member Service

Renee Zimmerman Accounting Clerk

Debit Card & ATM Card Questions or Issues, IRA Processing, Internet Branch Questions and Issues, 24 hour teller (HAL) Questions and Issues (Spooner Office)

Brenda Kratchmer Head Teller

Teller Issues, Questions or concerns regarding account transactions, Deposits, Withdrawals, Loan Payments (Spooner Office)

Member Service (Continued)

Freddie Conner Teller

Balance Inquiries, Balance Transfers, Account Questions, Deposits, Withdrawals, Loan Payments (Spooner Office)

Kelly Dahlstrom Teller

Balance Inquiries, Balance Transfers, Account Questions, Check Re-ordering, Deposits, Withdrawals, Loan Payments (Spooner Office)

Ardis Laessig Teller

Balance Inquiries, Balance Transfers, Account Questions, Deposits, Withdrawals, Loan Payments (Spooner Office)

Andrea Garbe Teller

Balance Inquiries, Balance Transfers, Account Questions, Check Re-ordering, Debit Card & ATM Card Questions and Issues, Deposits, Withdrawals, Loan Payments (Grantsburg Office)

Amanda Byers Teller

Balance Inquiries, Balance Transfers, Account Questions, Deposits, Withdrawals, Loan Payments (Grantsburg Office)

Brenda Mulroy Teller

Balance Inquiries, Balance Transfers, Account Questions, Deposits, Withdrawals, Loan Payments (Grantsburg Office)

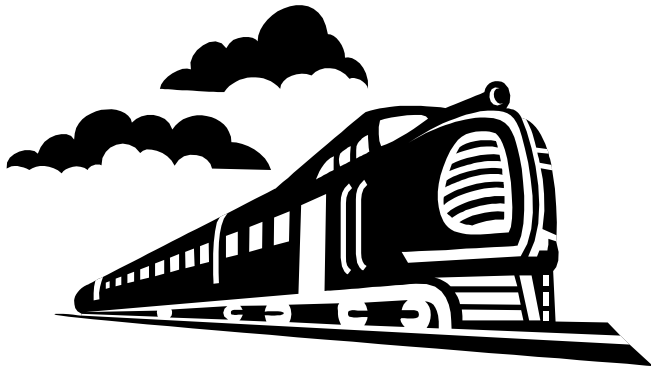


IT'S THAT TIME
OF YEAR
AGAIN.....

Merry Christmas!

It's time to open a
Christmas Club Account.

This is a great way to save for that special yet costly time of year! The minimum deposit to open this account is \$5.00. With this \$5.00 deposit after November 1st you will also receive a gift for opening a Christmas Club Account. You must maintain a minimum daily balance of \$25.00 to earn dividends. Accounts are closed annually and checks are mailed to members on November 1st!



I.C.U.

FAST TRACK

September 2006

2006 Member Appreciation Day



Photo: Washburn County Register/Larry Samson

Thank you all for celebrating Member Appreciation Day with us and we hope to see you again next year!



Photo: Washburn County Register/Larry Samson

In spite of the cold windy weather on Tuesday, September 19, over 400 credit union members joined us for our annual Member Appreciation Cookout! With help from several of our board members and staff, we served approximately 260 members at our Spooner Branch and approximately 190 in Grantsburg. The menu consisted of roast beef sandwiches, baked beans, potato salad, pickles, potato chips, cookies and beverages. Because of the chilly weather that day we went through several pots of coffee. Both branches held several prize drawings on Member Appreciation Day.

Office Phone Numbers

Spooner:

(715) 635-8273 or (800) 645-9391

FAX: (715) 635-6913

URL: www.indianheadcu.org

Hal: (715) 635-7806 or (800) 267-8119

Grantsburg:

(715) 463-5515 or (866) 836-4533

FAX: (715) 463-5141

Holiday Closing:

Both offices will be closed for the holiday on:

Monday ~ October 9, 2006 ~ Columbus Day

Saturday ~ November 11, 2006 ~ Veterans' Day

Thursday ~ November 23, 2006 ~ Thanksgiving

Monday ~ December 25, 2006 ~ Christmas Day

Monday ~ January 1, 2007 ~ New Years Day

I.C.U. *FAST TRACK* is a quarterly newsletter published by Indianhead Credit Union to inform and educate its member-owners about the Credit Union and financial matters