

NORTHWOODS NEWS


www.indianheadcu.org

A Quarterly Newsletter published for the Member-Owners of Indianhead Credit Union



Hats Off to our 2015 Grads!

**Emily Riewestahl**

Emily has been a student teller in the Grantsburg Branch Office since her Sophomore year, August, 2012. This fall, she is attending Xavier University of Louisiana to study Psychology/Pre-Med.

Larissa Schmock

Larissa has been a student teller in the Spooner High School Branch since October, 2014. She plans to study Environmental Engineering at University Wisconsin - Platteville.

**Samantha Kuhn**

Sam has been a student teller in the Grantsburg Branch Office since December, 2014. After all her hard work to graduate early, Sam plans on taking a break before continuing her education.

*Not pictured: Megan M - Student Teller in the Spooner High School Branch since 2013

**Holiday Closings**

Independence Day - July 4, 2015

Labor Day - September 7, 2015

Columbus Day - October 12, 2015

Relay for Life

The Credit Union's Relay for Life team raised over \$2600 for the Cancer Society event this year. This is the 18th year the Credit Union has had a team in the Relay for Life. During the year they sell candy bars, pens, ribbons, and have bake and craft sales. Thank you to everyone who helps with our fund-raising drives for the American Cancer Society.

**Travel Plans? Let us know!**

If you are planning to travel and use your Indianhead Credit Union ATM or Debit Card, let us know. We will notify our card processor, who monitors the activity on your card.

If the card processor notices a suspicious or out-of-the-ordinary purchase on a card, they will close the card until they are able to confirm the intent to purchase with you, the cardholder. For this reason, if you plan to make a large purchase or travel to a different area of the country or world, it is helpful for them to know.

Everyone Loves a Parade!

C'mon out and show your support for the Credit Union at the Independence Day Parades in Siren and Webster on the 4th of July and also at the Spooner Rodeo Parade on Saturday, July 11th.



Hope to see you there!

Your savings federally insured to at least \$100,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency



"Providing confidential, quality service with a small town touch."

Spooner: 104 East Maple Street, Spooner, WI 54801 • www.indianheadcu.org • (715) 635-8273 • (800) 645-9391 • Fax: (715) 635-6913
Grantsburg: 138 West Madison Avenue, Grantsburg, WI 54840 • www.indianheadcu.org • (715) 463-5515 • (866) 836-4533 • Fax: (715) 463-5141

Updating Card Security with EMV Chip Cards

Chip cards (also known as EMV chip cards) are debit and credit cards that contain embedded micro-processors that provide strong transaction security features. The biggest benefit of chip cards is the reduction in card fraud resulting from counterfeit, lost, and stolen cards. Chip cards store payment information in a secure chip rather than on a magnetic stripe and the personalization of chip cards is done using issuer-specific keys. Unlike a magnetic stripe card, it is virtually impossible to create a counterfeit chip card that can be used to conduct a chip payment transaction successfully.

Starting in October 2015 we will be offering debit chip cards. All new debit card requests will receive the new debit chip card. We will be converting our existing debit cards to debit chip cards as they expire. There will be no additional cost to members to receive this new debit chip card as their old one expires.

A chip card is easy to use. During the transition to chip, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert the card instead. The slide below shows just how easy the chip card is to use.



1 Cardholders should insert their card with the chip toward the terminal, facing up. The chip card should not be removed until the cardholder is prompted.



2 The cardholder will provide their signature or PIN as prompted by the terminal. Some transactions may not require either.



3 When the terminal says the transaction is complete, the cardholder can remove their card.

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****Watch for more information coming on our Debit Chip Cards.**

If you have any questions about the chip cards, feel free to give us a call at 715-635-8273 or for more information, please visit the following website: www.GoChipCard.com

What does Indianhead Credit Union do with your personal information?

Rev. 07/2010

FACTS

WHAT DOES Indianhead Credit Union DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- | | |
|------------------------------|------------------------------|
| ■ Social Security number and | Loan Application |
| ■ Payment History and | Checking Account Information |
| ■ Credit History and | Wire Transfer Instructions |

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **members'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **members'** personal information; the reasons Indianhead Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Indianhead Credit Union share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 715-835-8273 or go to www.indianheadcu.org

What does Indianhead Credit Union do with your personal information? (*continued*)

Who we are

Who is providing this notice?

Indianhead Credit Union

What we do

How does **Indianhead Credit Union** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **Indianhead Credit Union** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Give us contact information
- Apply for loan or Pay us by check
- Use your Debit or ATM Card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- **Indianhead Credit Union has no affiliates.**

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **Indianhead Credit Union does not share with nonaffiliates so they can market to you.**

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **Indianhead Credit Union does not jointly market.**

Other important information