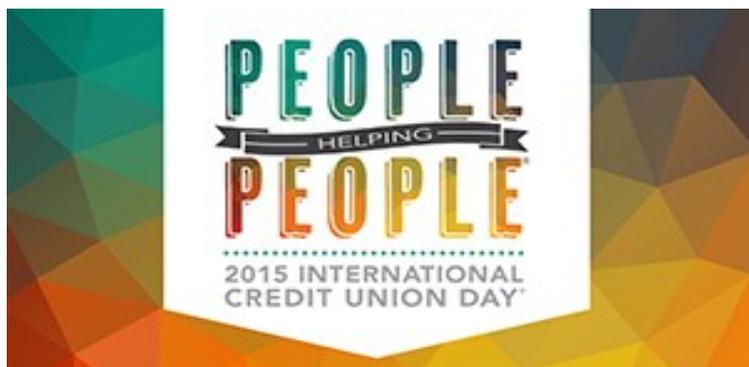


NORTHWOODS NEWS



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

www.indianheadcu.org



The credit union movement began 160 years ago with a simple but radical idea: That with the help of your neighbors, you can improve your financial well-being. This idea spread across the world, and credit unions flourished, especially during times of economic hardship.

During the Great Depression, scores of ordinary Americans—farmers, teachers, small business owners—found themselves without access to banking services, so they banded together to become their own not-for-profit financial institution. Credit unions opened in record numbers.

During the recent Great Recession, again credit union memberships swelled. Today there are more than 200 million credit union members worldwide—100 million of them in the U.S.

But even after all this time, the bedrock principles of credit unions remain unchanged. Credit unions are still:

- ◆ People coming together to be their own bank, so no one can deny them a path to prosperity.
- ◆ People pooling their savings to provide each other affordable credit.
- ◆ People helping people.

To celebrate this powerful movement, stop in for refreshments at either the Spooner or Grantsburg Indianhead Credit Union Branch on Thursday, October 15, 2015.

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

Member Appreciation Lunch

Approximately 400 members joined us for our annual Member Appreciation Lunch on Tuesday, September 1st, 2015. With the help from several board members and staff, we served members at both the County Fairgrounds in Spooner and at the American Legion in Grantsburg.



Congratulations to all the prize winners and thank you for celebrating Member Appreciation Day with us and making it a huge success! See you next year!

HOLIDAY CLOSINGS:

Indianhead Credit Union Offices will be **closed**:

- Columbus Day** - Monday, October 12th
- Veteran's Day** - Wednesday, November 11th
- Thanksgiving** - Thursday November 26th
- Christmas Eve** - at 1:00pm, December 24th
- Christmas Day** - Friday, December 25th
- New Year's Day** - Friday, January 1st, 2016



Service Charges and Fees

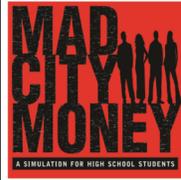
Effective December 1, 2015, the Credit Union will implement several changes to our service charges and fees.

New or Changed Fees:

- \$3.00 one-time ATM card fee
- Monthly debit card fee waived if member maintains a savings balance of \$5000.00 or more
- \$10.00 replacement fee for lost ATM/debit card
- \$5.00 replacement fee for damaged or broken card
- \$20.00 replacement fee due to providing card or account information to a phishing scam (2nd time) or due to giving card or account information to non-owners of accounts (1st time)
- \$5.00 replacement fee to order new card within 6 months of closing a card (not due to compromise, fraud, loss or theft)
- \$5.00 fee to close card to avoid an authorized charge from posting to account or to prevent previously authorized person to continue using card
- \$5.00 fee per month for multiple cards attached to same suffix in same signer's name (example: 2 debit cards connected to the same suffix or a debit card and an ATM card connected to different suffixes, but the suffix on the ATM card could be connected to the debit card)
- \$2.00 fee per 60 days of non-use of ATM/debit card
- \$3.00 PIN reset fee (1st one free)
- \$5.00 fee for early conversion to EMV chip card if current card's expiration is more than 18 months out
- \$3.00 fee for Visa gift cards
- \$1.75 per month dormant account fee after one year of inactivity and a bad address

Eliminated fees:

- \$1.00 ATM and PIN based transaction fee after 12 free per month will be eliminated
- \$1.00 telephone transfer fee after 3 free per month will be eliminated
- \$2.00 fee for duplicate tax reporting forms will be eliminated



MAD CITY MONEY

School is back in session, and that means it's time for Mad City Money! This simulation teaches budgeting and checking account basics in a fun way to area high school seniors. We facilitate this simulation in Grantsburg, Luck, Minong, Polk County Human Services, Shell Lake, Siren, Siren ALC, Spooner, and Webster.

In order for Mad City Money to be a success, we need **YOU!** We need local people interested in helping our youth become financially literate and fiscally responsible individuals in our society. All we ask from you is a few hours of your time and a positive attitude. Past volunteers have given positive feedback and have enjoyed working in a fun atmosphere on an important subject with local youth.

If **YOU** are interested in learning more about Mad City Money and how you can get involved, please contact Andrea Albarado in our Grantsburg Office.

Phone: 715-463-5515 or 866-836-4533

Email: a.albarado@indianheadcu.org

Family-Friendly Fall Fun

Spooner: Jack O' Lantern Festival

October 10, 2015

**Municipal Parking Lot
Downtown Spooner**

For more information, visit online:
<http://www.spoonerchamber.org>



Grantsburg: Halloween Trunk 'n' Treat

Saturday, October 31

T-Dawgs Parking Lot, Hwy 70

For more information,
contact T-Dawgs or
Burnett County Sentinel.

