

EXCITING NEW SERVICE!!!

You now have the capability of creating your own ACH Origination via FLEXTeller*

This means you can set up an electronic transfer (ACH Origination) to an account at another financial institution, through your online banking account.

To access the option for an ACH Origination to or from an external account, you will need to login to your Credit Union Account through FLEXTeller (online banking). Once logged in, you will click on the Accounts Menu at the top of the online banking screen. Then select the option for ACH Origination. You will then need to enter the external account routing number, account number and a description. The routing number is validated during this set-up.

When you create an ACH Origination (external transfer), there will be a verification process consisting of 2 deposits and 2 withdrawals to your external account. These deposits and withdrawals will vary between \$.01 and \$1.00. The total amount of the withdrawals will equal the total amount of the deposits. The verification process could take up to 2 business days. This is a one-time verification process per external account. Once the deposit amounts have been verified, you will be able to start transferring funds to or from that external account.

You will not need to repeat the verification process for this transfer once it has been set up and created. You will also be able to edit or cancel an existing transfer once it has been set up.

Please enjoy this new, free service!

****This service is only available through the Internet Branch on our website.***

It is not available on the Mobile Banking App at this time.



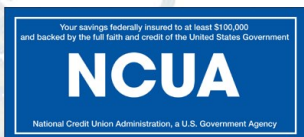
Holiday Closings

Indianhead Credit Union will be closed:

Labor Day · Monday, September 5, 2016
Columbus Day · Monday, October 10, 2016

Mark Your Calendar!

**Indianhead Credit Union
Member Appreciation Lunch**
Wednesday, September 14, 2016



"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

YOUR ELECTRONIC TRANSACTIONS (ACH) ARE MOVING FASTER THAN EVER...

Effective September 23, 2016 your electronic deposits will be able to move from financial to financial within hours instead of the next business day. Right now your electronic deposits and withdrawals are received by Indianhead Credit Union once a day around opening of business. Starting September 23, 2016 Indianhead Credit Union will receive multiple electronic files containing your deposits and withdrawals throughout the day. This means if your employer neglects to send out the file containing your electronic payroll the day before payday, they could send the file by mid-morning the day of payday and it would be in your account by 4 p.m. You will also be able to move money from one financial institution to another all in the same day.

This new process is only affecting electronic deposits at this time, but on September 15, 2017, withdrawals will be moving just as fast. This means withdrawals could come out of your account within hours instead of the next business day. For example, checks that are turned into electronic items or online bill payments can clear your account within hours of initiating the transaction.

Please take advantage of our online website (FLEXteller), mobile app and HAL (phone system) to monitor your account activity. Your electronic deposits can come in throughout the day, so if it's not there at the opening of business, it could be coming later the same day.



You're invited...

Member Appreciation Lunch

**Wednesday
September 14, 2016
11:00a.m.—1:00p.m.**

**2 LOCATIONS:
Spooner: Fairgrounds
Grantsburg: American Legion**